SEARCH REQUEST FORM

Scientific and Technical Information Center

705/26

Requester's Full Name: Richard Fulton Examiner #: 78528 Date: 10/11/01
Art Unit: 2164 Phone Number 305-5416 Serial Number: 09/037,866
Mail Box and Bldg/Room Location: PK2 5B50 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Electronic Transaction System

Inventors (please provide full names): Katsuro Saito et al

Earliest Priority Filing Date: 3/10/98

***For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.**

There are three main issues to be resolved (can't found on) 1. the concept, in a purchasing environment internal to a company buying the product, that an employee orders something, receives it, & fails to inspect it upon receipt, his next purchase request will be denied until he documents inspection of the prior item received. See claim 7.

2. That in an on-line purchasing system, after the estimates have been received from several suppliers, there is an ability to automatically [illegible] an order from one of preselected criteria. This has been met, See claim 8.

3. A very simplistic sequence of steps in purchasing; An employee within a department requiring approval to buy an item via corporate purchasing methods does so [illegible] claims 23 & 24 for what is being claimed, which is essentially the [illegible] commonly used approach to buying things in many companies.

10-12-01 A10:54 IN

****

STAFF USE ONLY	Type of Search		Vendors and cost where applicable	
Searcher: KDR	NA Sequence (#)		STN	
Searcher Phone #: 308-7795	AA Sequence (#)		Dialog	$ 151.00
Searcher Location: 4B30	Structure (#)		Questel/Orbit	
Date Searcher Picked Up: 10-15-01	Bibliographic	✓	Dr.Link	
Date Completed: 10-16-01	Litigation		Lexis/Nexis	
Searcher Prep & Review Time: 75	Fulltext	✓	Sequence Systems	
Clerical Prep Time:	Patent Family		WWW/Internet	
Online Time: 309	Other		Other (specify)	

PTO-1590 (1-2000)

```
Set     Items   Description
S1          0   AU=(GEER T? OR GEER, T?)
S2       2929   (BANK? OR PERSONAL? OR BUSINESS?)(3N)(CHECK? OR CHEQUE? OR
            DRAW? OR WITHDRAWAL? OR DRAFT? OR DRAUGHT?) OR FINANCIAL()INS-
            TRUMENT?
S3         67   S2 (S) (CONVERT? OR SCAN? OR DIP OR IMAGE? OR IMAGING OR D-
            IGITIZE? OR TRANSLATE? OR CONVERSION)
S4       2640   (PRIOR? OR BEFORE? OR FIRST? OR ANTE)(3N)(SUBMIT? OR SUBMI-
            SSION? OR TRANSMISSION? OR TRANSMIT? OR SEND? OR DELIVER?)
S5      70422   (BANK? OR INSTITUTION? OR SAVINGS(N)LOAN OR CREDIT()UNION?)
S6       5334   (PAPER? OR HARDCOP? OR HARD()(COPY OR COPIES) OR PRINTED) -
            AND (ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR CYBER? OR DIGITIZ-
            ED)
S7       1788   S6 AND (COMMINGL? OR INTERMINGLED OR COMBINE? OR BOTH? OR -
            MIXED OR INTERMIXED OR HETEROGEN?)
S8      69653   SETTLEMENT? OR PRESENT? OR PAYOR? OR PAYEE?
S9       3615   (MULTIPL? OR SEVERAL? OR PLURAL? OR MANY OR ADDITIONAL? OR
            SECOND OR 2ND)(4N)S5
S10         0   S3 (10N) S4
S11         1   S3 (10N) S7
S12         8   S2 (10N) S7
S13         1   S3 (10N) S9
S14         7   S3 (10N) S6
S15        23   S5 (S) S7 (S) (S8 OR S9)
S16         0   S1 AND S3
S17        33   S11 OR S12 OR S13 OR S14 OR S15
S18        30   RD (unique items)
S19        23   S18 NOT PY>1998
S20        20   S19 NOT PD>980510
File 278:Microcomputer Software Guide 2001/Jun
         (c) 2001 Reed Elsevier Inc.
File 634:San Jose Mercury  Jun 1985-2001/Jul 22
         (c) 2001 San Jose Mercury News
File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Jun
         (c)2001 Info.Sources Inc
```

20/3,K/1 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09588004
ONLINE BANKING OFFERS FEATURES OF REAL INTEREST USERS GAIN CONTROL OVER BUDGETS, GET MORE ACCOUNT DATA
San Jose Mercury News (SJ) - Sunday, March 29, 1998
By: STEPHEN BUEL, Mercury News Staff Writer
Edition: Morning Final Section: Computing + Personal Tech Page: 16F
Word Count: 1,430

...California Bankers Association.

By the year 2000, 13.1 million U.S. households will be **banking** online, five times as **many** people as used the service in 1996, according to an estimate by Mildred Wulff, a **digital** commerce analyst with the research firm Jupiter Communications in New York. Schley predicts usage of...promise of substantial cost savings for businesses that send bills.

In the coming world of **electronic** billing -- which Microsoft, Wells Fargo and the **banking** services company **CheckFree** plan to roll out this summer and fall in separate pilot projects -- the consumer will...

20/3,K/2 (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09146041
ORACLE REMADE LARRY ELLISON'S NEXT CRUSADE: TO CONVERT THE COMPUTER WORLD TO THE RELIGION OF NETWORKING
San Jose Mercury News (SJ) - Monday, May 26, 1997
By: DAVID L. WILSON, Mercury News Staff Writer
Edition: Morning Final Section: Business Monday Page: 1E
Word Count: 2,623

...the staggering cost of switching.

The success of the first phase of the transformation is **virtually** certain: Oracle is the clear leader, with a 30 percent share, in the database market...

... blue-chip roster of customers includes the likes of New York Life Insurance Co. and **Bank** of America, and **many** are fiercely loyal.

''We have not considered anything else, because we feel we are with...

20/3,K/3 (Item 3 from file: 634)
DIALOG(R)File 634:San Jose Mercury

09131018
MICHAEL L. HACKWORTH CIRRUS LOGIC PRESIDENT'S CAREER BEGAN WITH A JOB SWEEPING FLOORS
San Jose Mercury News (SJ) - Sunday, May 11, 1997
By: Writer Jill Wolfson and student Doug Ricket.
Edition: Morning Final Section: Business Page: 1E
Word Count: 3,492

... in community activities, including the Engineering Advisory Board and the Markkula Center for Applied Ethics, **both** at Santa Clara University. He is also active with Junior Achievement, The Tech Museum of...

... Cirrus Logic to sponsor such programs as the Santa Clara County Children's Shelter, the **Second** Harvest Food **Bank** , the Silicon Valley Charity Ball and Boston's Computer Museum.

He spoke with writer Jill...

20/3,K/4 (Item 4 from file: 634)
DIALOG(R)File 634:San Jose Mercury

08620003
COLD, HARD (AND UNTRACEABLE) E-CASH
San Jose Mercury News (SJ) - Monday, April 29, 1996
By: Rory J. O'Connor, Mercury News Washington Bureau
Edition: Morning Final Section: Business Monday Page: 1E
Word Count: 1,999

TEXT:
...with one of those redesigned $100 bills that seemed so modern in 1996.

Instead you **present** an **electronic** cash card, the same one that will pay for your subway ride home, a bouquet...

... need to remember a personal identification number or show an ID, or worry if the **bank** computers are down or you're over your credit limit. The cashier swipes the card...

... s value disappears into the cash register and you walk anonymously out the door, your **electronic** wallet a little lighter.

20/3,K/5 (Item 5 from file: 634)
DIALOG(R)File 634:San Jose Mercury

08318047
WELLS ADDS SHOT IN BANK WAR HIGHER BID: PROXY FIGHT FOR FIRST INTERSTATE LOOKS LIKELY.
San Jose Mercury News (SJ) - Tuesday, November 14, 1995
By: SCOTT THURM, Mercury News Staff Writer
Edition: Morning Final Section: Business Page: 1E
Word Count: 595

...Wells Fargo said Monday it could save $800 million a year by merging the two **banks** , which serve many of the same California communities. **Bank** officials say they could use the savings to expand **electronic banking** and lower fees, but consumer advocates are dubious. There's far less overlap between First Interstate and First **Bank** , but First **Bank** has said that it, too, could wring $500 million a year out of the **combined** operation.

Investors, meanwhile, may already be tiring of the bank wars. Shares of all three...

20/3,K/6 (Item 6 from file: 634)
DIALOG(R)File 634:San Jose Mercury

07552035
ELECTRONIC MEDICAL RECORDS COULD FALL INTO WRONG HANDS NETWORKS POSE RISK TO PRIVACY
San Jose Mercury News (SJ) - Monday, February 21, 1994
By: ROBERT S. BOYD, Mercury News Washington Bureau
Edition: Morning Final Section: Front Page: 1A
Word Count: 650

...third parties."

Worried that privacy concerns could help sink health reform, the Clinton

administration and **both** houses of Congress are preparing federal privacy legislation. At **present** there is no national law protecting medical records, as there is for **banks** , credit agencies, libraries and even videotape rentals.

As part of his health care reform bill...

20/3,K/7 (Item 7 from file: 634)
DIALOG(R)File 634:San Jose Mercury

07342050
A BANKER IN A BOX ON EVERY DESKTOP CREDIT, SOFTWARE FIRMS AIM TO LINK YOUR PC WITH YOUR FINANCIAL INSTITUTION
San Jose Mercury News (SJ) - Tuesday, December 7, 1993
By: MIKE LANGBERG, Mercury News Staff Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 696

... Monday with Visa International Inc. of San Mateo to connect personal computer owners with their **banks** to **electronically** retrieve **checking** account statements, move money among their accounts and pay bills.

At a news conference today...

20/3,K/8 (Item 8 from file: 634)
DIALOG(R)File 634:San Jose Mercury

07130055
GROPING FOR THE FUTURE MERCURY NEWS STEPS INTO MURKY WATERS OF ELECTRONIC PUBLISHING AS MERCURY CENTER GOES ON-LINE
San Jose Mercury News (SJ) - Sunday, May 9, 1993
By: LEE GOMES, Mercury News Staff Writer
Edition: Morning Final Section: Business Page: 1E
Word Count: 1,164

... Mercury News are now spending part of their day herding into Mercury Center's computer **banks** **many** news service stories that go unpublished.

Changes in newspaper

The new service also will change...

20/3,K/9 (Item 9 from file: 634)
DIALOG(R)File 634:San Jose Mercury

06568077
CONFESSIONS OF A LOAN BROKER IS YOUR MORTGAGE BROKER WORKING FOR YOU, FOR THE LENDER, OR JUST FOR HIMSELF?
San Jose Mercury News (SJ) - Sunday, March 8, 1992
By: MARK SCHWANHAUSSER, Mercury News Staff Writer
Edition: Morning Final Section: Business Page: 1E
Word Count: 2,210

...cover sheet reading, "Congratulations! Your loan has been approved!"

Then come the conditions.

First, the **bank** says it will confirm the credit report and other basic work to double-check the broker's accuracy. But the **bank** also demands **additional** **paperwork** from the borrower, including information on an office addition, a copy of a rental agreement...

20/3,K/10 (Item 10 from file: 634)
DIALOG(R)File 634:San Jose Mercury

06540020
COMPUTERIZED PUBLIC RECORDS NOT VERY PUBLIC
San Jose Mercury News (SJ) - Sunday, February 9, 1992
By: CHRISTOPHER H. SCHMITT, Mercury News Staff Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 1,562

... accessible to taxpayers who want to know how government spends their money or conducts their **business** .

Here's why:

(**check**) Unlike documents on **paper** , computer records are not directly open to the public. Anyone can look through a file...

20/3,K/11 (Item 11 from file: 634)
DIALOG(R)File 634:San Jose Mercury

06036001
BANKING OVERHAUL DETAILED
SAN JOSE MERCURY NEWS (SJ) - Tuesday February 5, 1991
By: Associated Press
Edition: Stock Final Section: Business Page: 1F
Word Count: 700

...000 for other accounts.

Depositors could obtain virtually limitless insurance by splitting their money among **several banks** . Still, it's somewhat more restrictive than current rules permitting a couple with one child to insure up to $1.2 million at a single **institution** .

More significantly, the proposal will attempt to discourage regulators' practice of bailing out even uninsured...

20/3,K/12 (Item 12 from file: 634)
DIALOG(R)File 634:San Jose Mercury

05032105
POISONED LAND, BROKEN DREAMS
SAN JOSE MERCURY NEWS (SJ) - Monday, April 24, 1989
By: MARY ANNE OSTROM, Mercury News Staff Writer
Edition: Morning Final Section: Business Monday Page: 1D
Word Count: 1828

... for toxics on his property across the street from the Kendall and Plessey sites. ''A **bank** and **several** mortgage companies told me not to even **bother** paying for tests when I applied for refinancing. They told me even if the property...

20/3,K/13 (Item 13 from file: 634)
DIALOG(R)File 634:San Jose Mercury

04084193
HOME BANKING OFFERS CONVENIENCE AT A PRICE SHORTAGE OF USERS PERSISTS
SAN JOSE MERCURY NEWS (SJ) - Sunday, October 25, 1987
By: JIM BARTIMO, Mercury News Computing Editor

Edition: Morning Final Section: Computing Page: 1F
Word Count: 1305

... credit card balances and perform transfers. Most important, it lets users pay bills without writing **paper checks** .

Users of home **banking** tell their bank which utilities, department stores and other businesses they pay regularly. The bank...

...still scarce.

Other reasons for the dearth of home bankers include the following:

(check) Home **banking** is not sophisticated enough. Those who use home **banking** complain about ''reverse float,'' which occurs when a home **banking** customer pays a bill via personal computer. Although the customer's **bank** account is debited immediately, the bill is not really paid for several days. If the customer writes an old-fashioned **paper** check, the opposite happens: The **payee** acknowledges payment when the check is received, but it's a day or two before...

...said.

The only way to solve the reverse float problem is to ensure that all **payees** on home **banking** systems accept **electronic** funds transfers from **banks** with home **banking** systems, Cook said.

Steve Yotter, head of **Bank** of America's HomeBanking, said that such ''end-to-end **electronic** payments'' are within reach, but Cook said such a solution is a decade away. Some **payees** now accept **electronic** payments, but many more don't.

(check) Users fear errors. Many bank customers are still...

... research firm Link/IDC. ''Users feel that they have to pay too much for home **banking** .''

While **many** users are staying away from home **banking** , the relatively small number who use it receive first-class service. Because there are so few of them, **Bank** of America's HomeBanking users, for instance, receive almost personalized attention when the slightest error occurs, even if the error has nothing to do with home **banking** .

''One of my ATM deposits wasn't recorded, so I contacted Bank of America using...

20/3,K/14 (Item 14 from file: 634)
DIALOG(R)File 634:San Jose Mercury

03555451
HOW DO YOU KNOW IT'S THE REAL THING? DOCUMENT EXAMINERS CAN TELL YOU
SAN JOSE MERCURY NEWS (SJ) - Wednesday, July 9, 1986
By: S.L. WYKES, Mercury News Staff Writer
Edition: Peninsula Section: Extra 1 Page: 7
Word Count: 778

... are providing Cole with a lot of work these days. Slyter is on retainer with **several** major **banks** and credit card companies. **Both** agree there are no quickie opinions in their business, and that they stick to the...

20/3,K/15 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00106790 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (830052); Clearinghouses (831743)

TITLE: Electronic Commerce Today; Financial EDI Solutions for Tomorrow
AUTHOR: Grannan, Philip P
SOURCE: Management Accounting, v79 n5 p38(4) Nov 1997
ISSN: 0025-1690
HOMEPAGE: http://www.imanet.org

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

The next wave of **electronic** commerce will be financial **electronic** data interchange (EDI), a phase during which companies will expand their EDI systems to process...

...sent to a vendor in payment of open invoices for good received. FEDI is a **digital** check and provides a payment instruction to the **banking** system to transfer funds from the payer to the **payee** . A FEDI system also includes payment addenda, or an '**electronic** stub' listing all invoices paid by this transaction. Handily, all the information is transported in a standardized message format that can be converted by the appropriate **banks** and the payer. FEDI's operations are often more complicated than those processed over partnering...

...and therefore FEDI generally needs a broader-based network. Five organizations can be involved, including **both** trading partners, the payer's **bank** , the **payee** 's **bank** , and the Federal Reserve Network. This level of complexity often requires a combination of standards...

...ability to provide a company with all the financial items needed to pay other companies **electronically** , while eliminating use of **paper** .

20/3,K/16 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00089309 DOCUMENT TYPE: Review

PRODUCT NAMES: CheckVision (607975)

TITLE: CheckScan Gives Images to Customers
AUTHOR: Groenfeldt, Tom
SOURCE: Bank Systems & Technology, v32 n12 p20(2) Dec 1995
ISSN: 1045-9472
HOMEPAGE: http://www.banktech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000930

A California **bank** 's **check imaging** service eliminates the need to return **paper** items to customers. The system runs IA's CheckVision software on a Unisys InfoImage Item Processing System (IIPS) and is able to produce an **image** of 20 checks on a single sheet of **paper** . Customers receive **imaged** statements delivered on pre-punched **paper** , suitable for insertion into a three-ring binder. The bank also plans to offer the...

...the images offered on CD-ROM. The system creates a significant labor savings for the **bank** . When the **checks** are run through a reader-sorter, the **images** are captured **digitally** , and many of the dollar amounts are read automatically. Those that cannot be read are distributed

electronically to clerks who enter the information manually from the **imaged** check.

20/3,K/17 (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00081792 DOCUMENT TYPE: Review

PRODUCT NAMES: CheckFree (212334); Pay-On-Line (579505)

TITLE: How Secure Is Electronic Bill Paying?
AUTHOR: Staff
SOURCE: FamilyPC, p206(1) Sep 1995
ISSN: 1076-7754
HOMEPAGE: http://www.family.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

...it rises to $500. The products transmit only the bare minimum of data needed, and **both** CheckFree and Pay-On-Line ensure payment **check** delivery within four **business** days. Users retain **hard copies** of their **electronic** entries, which make it easy to correct any errors later on.

20/3,K/18 (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00073910 DOCUMENT TYPE: Review

PRODUCT NAMES: Adobe Acrobat (433039)

TITLE: Electronic Distribution: Where's the Content?
AUTHOR: Smith, Carrie R
SOURCE: Wall Street & Technology, v12 n9 p12(3) Jan 1995
ISSN: 1060-989X
HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20001030

First Call's Research Direct and Multex's Publisher **both** offer full text editing and searching functionality. **Both** applications have been developed on the Adobe Acrobat desktop publishing system. First Call and Multex are **both** attempting to fill the need among **many institutions** to move research from **paper** to the **electronic** desktop. Research Direct has signed 10 contributors to exclusive contracts, including C.J. Lawrence, CS First Boston, Lehman Brothers, and Prudential Securities. First Call also claims to have 70 **institutional** subscribers to the service. Multex has nine contributors, including Merrill Lynch and PaineWebber. Multex has seven subscribing **institutions** . **Both** systems appear similar at first, but there are vast differences in pricing structure and content...

20/3,K/19 (Item 5 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00067031 DOCUMENT TYPE: Review

PRODUCT NAMES: Image Storage (830201); Litigation Support (830399)

TITLE: Lawyers Build Better Casework, and Win Cases, with Imaging
AUTHOR: Zimmermann, Kim Ann
SOURCE: Imaging Magazine, v3 n8 p74(8) Aug 1994
ISSN: 1083-2912
HOMEPAGE: http://www.imagingmagazine.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000930

...documentation can run up to millions of pages. Products like ZyImage and MARS allow any **paper** record to be scanned and stored **digitally** . Another developer specializes in courtroom **presentations** that get the data across to the jury, using **combined** pages, graphics, and video. Brief **banks** reuse scanned data from legal specialties as template material, and client billing is cleared when...

...sharing functions, and network-ready design save lawyers money by reducing the need for copying **paper** files and by mailing small diskettes, instead of large boxes filled with reams of **paper** .

20/3,K/20 (Item 6 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00064368 DOCUMENT TYPE: Review

PRODUCT NAMES: NetWare for SAA (347299)

TITLE: AT&T Universal Card Services' Success
AUTHOR: Cummings, Joanne
SOURCE: IBM Internet Journal, v2 n4 pS18(2) Apr 1994
ISSN: 1068-1396

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20000930

NetWare for SAA is used by the **second** -largest issuer of **bank** credit cards in the U.S. The Novell network system helps to provide access to many systems that formerly were unavailable to many employees because of system incompatibilities in the **heterogeneous** environment. NetWare for SAA substantially increases flexibility in connection options for all PC users, allowing...
...According to company estimates, 3/4 of a million dollars per year are saved with **electronic** communications that replaced **paper** communication.

```
Set     Items   Description
S1          8   AU=(GEER T? OR GEER, T?)
S2       4135   (BANK? OR PERSONAL? OR BUSINESS?)(3N)(CHECK? OR CHEQUE? OR
            DRAW? OR WITHDRAWAL? OR DRAFT? OR DRAUGHT?) OR FINANCIAL()INS-
            TRUMENT?
S3        410   S2 AND (CONVERT? OR SCAN? OR IMAGE? OR IMAGING OR DIGITIZE?
             OR TRANSLATE? OR CONVERSION)
S4       8341   (PRIOR? OR BEFORE? OR FIRST? OR ANTE)(3N)(SUBMIT? OR SUBMI-
            SSION? OR TRANSMISSION? OR TRANSMIT? OR SEND? OR DELIVER?)
S5     350860   (BANK? OR INSTITUTION? OR SAVINGS(N)LOAN OR CREDIT()UNION?)
S6     158339   (PAPER? OR HARDCOP? OR HARD()(COPY OR COPIES) OR PRINTED) -
            AND (ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR CYBER? OR DIGITIZ-
            ED)
S7      26039   S6 AND (COMMINGL? OR INTERMINGLED OR COMBINE? OR BOTH? OR -
            MIXED OR INTERMIXED OR HETEROGEN?)
S8    2193365   SETTLEMENT? OR PRESENT? OR PAYOR? OR PAYEE?
S9       9854   (MULTIPL? OR SEVERAL? OR PLURAL? OR MANY OR ADDITIONAL? OR
            SECOND OR 2ND)(4N)S5
S10         0   S3 (10N) S4
S11         3   S3 (10N) S7
S12         4   S2 (10N) S7
S13         7   S3 (10N) S9
S14        24   S3 (10N) S6
S15       145   S5 (S) S7 (S) (S8 OR S9)
S16         0   S3 AND S4 AND S7
S17         3   S3 AND S7
S18       273   S3 AND S5
S19        66   S18 AND S8
S20         1   S19 AND S9
S21         7   S6 AND S19
S22        34   S11 OR S12 OR S13 OR S14 OR S17 OR S20 OR S21
S23         0   S1 AND S3
S24        33   RD S22 (unique items)
S25        31   S24 NOT PY>1998
S26        31   S25 NOT PD>980510
File  77:Conference Papers Index 1973-2001/Jul
         (c) 2001 Cambridge Sci Abs
File  35:Dissertation Abs Online 1861-2001/Jul
         (c) 2001 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2001/Jul 24
         (c) 2001 The Gale Group
File   2:INSPEC 1969-2001/Jul W4
         (c) 2001 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2001/Jul W4
         (c) 2001 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2001/Jul
         (c) 2001 Info. Today Inc.
File  99:Wilson Appl. Sci & Tech Abs 1983-2001/Jun
         (c) 2001 The HW Wilson Co
```

26/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01427568 ORDER NO: AADAA-I9525580
A COMPUTATIONAL FRAMEWORK FOR ADAPTIVE READING IN DOCUMENT IMAGE **UNDERSTANDING (DOMAIN KNOWLEDGE)**
Author: LAM, STEPHEN WAI-KEUNG
Degree: PH.D.
Year: 1994
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)
Adviser: SARGUR N. SRIHARI
Source: VOLUME 56/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2138. 176 PAGES
Descriptors: COMPUTER SCIENCE; ARTIFICIAL INTELLIGENCE
Descriptor Codes: 0984; 0800

The task that a reading machine performs is generally known as document **image** understanding (DIU). DIU refers to extracting relevant information from the **digital image** of a **printed** document and **converting** it into editable symbolic form. It locates regions of interest on the document and derives a logical interpretation for the document layout and content. At **present** , most of the reading machines in use are custom designed to process some specific types of documents such as **bank checks** , tax forms, postal mailpieces, etc., but they are limited solely to their assigned tasks and cannot be adapted easily between different documents. However, human reading is an adaptive process which is capable of switching to read different documents easily. This is because human reading is guided by the reader's knowledge and intention of reading. This dissertation is inspired by the facts about the processes of human reading and the current state of the art in DIU. It proposes a computational framework for adaptive reading in DIU. The framework is able to (i) process many different types of document, (ii) classify documents automatically, and (iii) utilize knowledge about documents to guide document **image** processing activities.

The framework consists of three major components: (i) a knowledge base containing **both** general and specific document knowledge, (ii) a set of **image** processing tools specialized for document **image** analysis, and (iii) a control mechanism utilizing knowledge to direct tools **both** in object location and recognition. Based on this architecture, adaptive DIU becomes a constraint satisfaction problem, i.e., using **image** processing tools to extract data from raster **images** to satisfy constraints defined in the knowledge base. The framework has neither a predefined document-**image** -processing strategy nor a specific level of content interpretation. **Both** will be determined by the knowledge about the documents of interest, i.e., the domain knowledge.

In order to validate the framework capability, a system has been implemented by following the framework guidelines. A test set containing four different **printed** document domains (postal mailpieces, forms, bills, and journals) is used to demonstrate the adaptability of the system. Experimental results have shown the adaptability of the system.

26/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01382208 ORDER NO: AAD94-30952
MACHINE TOOL OF MANAGEMENT: A HISTORY OF MICROFILM TECHNOLOGY (PHOTOGRAPHY, XEROGRAPHY, DATA PROCESSING)
Author: CADY, SUSAN A.
Degree: PH.D.
Year: 1994
Corporate Source/Institution: LEHIGH UNIVERSITY (0105)
Adviser: JOHN KENLY SMITH, JR.
Source: VOLUME 55/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2111. 336 PAGES

Descriptors: HISTORY, UNITED STATES; LIBRARY SCIENCE; HISTORY OF SCIENCE
Descriptor Codes: 0337; 0399; 0585

Microphotography was invented in England in 1839--the same year as the daguerreotype. It served primarily as a curiosity for more than seventy-five years while photographic technology continued to evolve. By the early twentieth century the push of this advancing technology, readily available even to amateurs in the form of snapshot and home movie cameras, was augmented by the market pull of large bureaucratic organizations generating ever increasing quantities of paper documents. In 1926 George McCarthy, Vice-President of a New York bank, invented the "Check-O-Graph," a rotary microfilm camera for copying bank checks automatically. He promptly granted his rights to the Eastman Kodak Company in return for the presidency of Recordak, a new division created to manufacture and market the technology.

Microfilm was rapidly adopted by banks in the 1930s and by other industries and government agencies. Libraries, anxious to expand access to resources required by a burgeoning research community, also adopted it. Although academic enthusiasts predicted that microfilm would revolutionize scholarship, the limitations of reading machinery precluded an unmitigated success. Foundations, corporations, and entrepreneurs made repeated efforts over decades to design better readers and printers.

By harnessing microfilm during World War II for diverse purposes (V-Mail, espionage, document storage and preservation), the military increased popular awareness of the technology. From this period forward, the military served as patron, consumer, defacto standards setter, and arbiter for many facets of micrographics.

In the postwar period a highly competitive industry expanded into new areas. New formats (microcards, microfiche, aperture cards) and experimental retrieval machines that coupled microfilm with automatic searching mechanisms overcame some of the barriers to effective retrieval of filmed material. The National Microfilm Association, founded in 1944 and revitalized in 1952, sought to protect the industry from foreign competition, sloppy entrepreneurs, and opposition from paper interests. As the computer rose to dominance, microfilmers discovered that microfiche could offer an effective distribution medium for voluminous computer output. The permanent storage medium became the disposable one. In the 1990s microfilm's continued existence is threatened by **digital imaging** technologies and online communications.

26/5/3 (Item 3 from file: 35)

01240327 ORDER NO: AAD92-28034
INTERPRETING HANDWRITTEN TEXT IN A CONSTRAINED DOMAIN (PATTERN RECOGNITION, READING, WRITING STYLE)
Author: COHEN, EDWARD
Degree: PH.D.
Year: 1992
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)
Source: VOLUME 53/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2399. 198 PAGES
Descriptors: COMPUTER SCIENCE
Descriptor Codes: 0984

This thesis explores the automatic interpretation of handwritten text when constraints exist on its content and structure. Interpretation of text is regarded as the derivation of textual content in the form of a predefined symbolic representation. The handwritten text is assumed to be off-line, in that the computer input is assumed to be from a **scanned** and **digitized image** of handwriting on **paper** , rather than input from a specialized on-line device such as a bit-pad. Examples of such handwritten text are addresses on envelopes, amounts on **bank checks** , and drug and dosage on drug prescriptions.

Both the content and structure of the text are assumed to be

constrained. Content constraints are assumed to exist in the form of: (i) lexicons that can be associated with syntactic categories (e.g., state names, account numbers, personal names), and (ii) known relationships (e.g., semantics, world knowledge) that exist between phrases in different syntactic categories. Phrases that correspond to syntactic categories are assumed to follow structural constraints. Structural constraints describe the text's two-dimensional phrase layout (e.g., the position of a phrase in a text line, the position of a text line in a text block). Writing style is assumed to be unconstrained, in that it consists of what is normally encountered in practice without placing additional restrictions on how individual characters are formed.

A solution for this interpretation problem is described by a computational theory that consists of five stages: creating phrase hypotheses, computing visual features, categorizing phrases with high level processing, additional discriminating of phrase categories, and extracting the interpretation. The computational theory uses these five stages to describe an algorithm in which early recognition of primitives guides the location of phrases. Additional context is then used to identify relevant phrases and to derive an interpretation.

The effectiveness of the theory is demonstrated in two application domains: handwritten postal addresses and handwritten **bank checks** . In each application, techniques described by the theory allow the use of additional context to improve performance, thereby justifying the theory.

26/5/4 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06106353
Cheque deposits made easier at OCBC
SINGAPORE: 'PAPERLESS' CHEQUE DEPOSIT AT OCBC
The Straits Times (XBB) 28 Jan 1995 P.39
Language: ENGLISH

In Singapore, Easi- **Check** , the latest **electronic banking** service offered by OCBC Bank is reported to be a faster and more convenient way of depositing cheques. The service, nicknamed "Wysiwyg" (what you see is what you get) is the first for the banking industry in Asia. It allows 'paperless' transactions - the only 'paper' involved is a receipt confirming details of the transaction. A maximum of eight cheques can be inserted into the machine per transaction. The service, which is available 24 hours a day, free-of-charge, can be used by both individuals and companies and it does not require an ATM card. Two Easi-Check machines, costing S$ 50,000 each are now available at the OCBC Centre. The bank hopes to install the machines at its various branches over the next few months. *

COMPANY: OCBC BANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);
EVENT: Plant/Facilities/Equipment (44); Companies Activities (10);
COUNTRY: Singapore (9SIN);

26/5/5 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05868434
cheques fading image
UK: IMAGE PROCESSING FOR CHEQUE CLEARING
Banking Technology (BTY) Jun 1993 p.18-20,22
Language: ENGLISH

In the UK, the legal ambiguities surrounding cheque truncation are hindering the uptake of document image processing(DIP). However, other factors such as the volume of cheques and the age of **banks ' cheque**

processing systems are **additional** factors. In 1992, the volume of cheques cleared in England and Wales declined by 3.4% and Apacs predicts the volume will drop by about one third by the year 2000. Processing costs may well rise and some banks conclude that imaging would be a means of controlling them. Both Girobank and Barclays have made DIP commitments but the Midland which has a more recent clearing system feels it does not need to invest in DIP for clearing its cheques.

COMPANY: MIDLAND; BARCLAYS; GIROBANK

PRODUCT: Security Printing (2750SP); Document Image Management Systems (3573DM);
EVENT: null (00);
COUNTRY: United Kingdom (4UK);

26/5/6 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05724499
UK banks re-design cheques, to hold costs and fight fraud
UK - NEW STYLE CHEQUES TO BE ISSUED IN 1994
Financial Technology Bulletin (FTB) 0 February 1993 p8-9

UK: New style cheques will be issued by high street banks and building societies from 1994, with the new layout allowing the use of high-tech optical reading technology. The move is intended to act against fraud and cut the costs of cheque clearing, which reached GBP4.5 bil in 1992. Drafts of the new cheques, being prepared by Cheque & Credit Clearing, have an area which will be left free for pre-**printed** data, making it easier for an optical **scanner** to read the most important information.

PRODUCT: Document **Image** Management Software (7372DM); Micrographic Equipment (3861MG); Electronic Banking Services (6005);
EVENT: NEW PRODUCT DEVELOPMENT (33);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

26/5/7 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05636756
Banks launch root and branch reform
UK - BANKS LAUNCH ROOT AND BRANCH REFORM
Financial Times (C) 1992 (FT) 18 January 1993 p11

By the end of the decade, many high streets will lack a stone-fronted bank with a manager sitting imposingly behind a wooden desk. Instead, banks will look like the shops around them. There will be fewer in suburbia. 'The high street is still important, but some suburban outlets that used to be valuable to us are less so now,' says Mr Bill Gordon, managing director of Barclays' banking division. The clearing banks acquired what Mr Gordon Pell, Lloyds Bank's Thames region director, calls their 'bland, heavy' networks in three stages. First was the formation of national clearing banks in the last century; then came the big 1960s mergers, such as the one between the Westminster and National Provincial banks; finally came upgrading of sub-branches in the 1980s as financial services proliferated. The result was an array of branches in which money was stored, cheques cashed, loans granted and paper shuffled. Staff were rotated around jobs to teach them each task. The banks made money by taking deposits, and gaining interest by lending it either on the financial markets or to businesses. Their presence on every high street made them the natural place for families to put funds. But things have changed. The past decade has brought a number of financial, social and technological developments which have

been increasingly disruptive: Banks have faced growing competition for cash deposits from institutions such as building societies. Many societies now offer a banking service. Technology is reducing the traditional British reliance on the **cheque** , and shifting **business** towards **electronic** payment systems that do not require branches. As interest rates have declined since the UK's exit from the European exchange rate mechanism, retail banking has become less profitable. The banks calculate that base rates need to be at least 8 per cent to make traditional branch banking worthwhile, but they fear a decade of lower margins. The banks are making lower profits because of badly judged corporate lending in the 1980s. Combined with a fall in the number of financial transactions, this has forced them to concentrate on lowering costs. Yet for all these difficulties, the banks have not so far chosen to abandon branch networks. This is partly for negative reasons. It is hard to sell old-fashioned branches, and the pace of staff cuts has to be slow enough not to provoke the industrial action seen in TSB. There is also a fear among banks that they risk their share of more profitable customers' accounts if they leave suburban streets too rapidly. Branch proximity is still the most popular reason for opening an account. 'It would be fine if you could get rid of a branch and keep customers, but it's not that easy,' says Mr Rod Barrett, a bank analyst at Goldman Sachs.**

PRODUCT: Banking Institutions (6010);
EVENT: MARKET & INDUSTRY NEWS (60); FINANCIAL PLANNING (25);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

26/5/8 (Item 5 from file: 583)

05110408
BoF leads cheque clearing talks
FRANCE - BANKERS OF BANK OF FRANCE DISCUSS CHEQUE CLEARANCE
Banking Technology (BTY) 0 May 1992 p4
ISSN: 0266-0865

The Bank of France is holding confidential talks with French **bankers** concerning computerised **cheque** truncation procedures. The BoF wishes to take as much **paperwork** as possible out of payment systems, but many bankers believe that they will lose income if if clearing procedures are quickened up. Local banks employ the nine regional cheque image transfer centres, automated clearing houses, for cheque payments to exchange details of cheques on magnetic tape. However the big national institutions do not use these clearing houses. The centres accounted for between 6-7% of the total 215 mil transactions in 1991. Paper-based payment operations still account for 54% of total payment operations. If the French cheque clearing procedures are automated then the French banking industry could lose income of some FFr69 bil, according to the National Credit Council.

COMPANY: BANK OF FRANCE
PRODUCT: Electronic Banking Services (6005); Data Processing in Finance Sector (7374FI); Computer Services (COSV);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: France (4FRA); Northern Europe (414); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

26/5/9 (Item 6 from file: 583)

03818303
UNISYS INTRODUCES RECOGNITION SYSTEM

US - UNISYS INTRODUCES RECOGNITION SYSTEM
Computergram International (CGI) 5 November 1990 p1
ISSN: 0268-716X

Unisys has introduced the IR 9210 Courtesy Amount Reader module, a hand-print and machine-print recognition system for financial documents processed the company's InfoImage Image Item Processing System: the optional module, developed with Siemens' Computer Gesellschaft Konstanz, recognizes the hand-written or machine-**printed** numeric amount on **cheques** , which in **banking** parlours is apparently known as the courtesy amount or convenience amount; the module is about USDlr250k.*

PRODUCT: Artificial Intelligence Systems (3573AI); Micrographic Equipment (3861MG); Electronic Banking Services (6005);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

26/5/10 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

03456405
IMAGE PROCESSING APPLICATIONS IN THE **BANKING** SECTOR
WORLD - **IMAGE** PROCESSING APPLICATIONS IN THE **BANKING** SECTOR
Banking Technology (BTY) 0 April 1990 p36-39
ISSN: 0266-0865

Since 40 mil trees/y are required to supply the **paper** demands of the insurance industry alone, according to Philips business systems, the use of **image** processing, whereby **paper** documents are stored in the form of **digital** 'pictures', would have a beneficial effect on the environment. Moreover documents stored on **image** processing systems should be more secure than on **paper** , and will take less time to store and retrieve. **Image** processing systems, such as the Philips Megadoc system, are most widely used in the financial sector since the technology is particularly suitable for applications such as **cheque** processing. Midland **Bank** and Nationwide Anglia Building Society have bought a Unisys **Image** Cheque Processing System, while the Sussex Building Society uses an **image** processing system for all its mortgage administration work and expects the system to have paid for itself in four years. However, less than 5% of business information is computer based at **present** , due partly to the high cost of **image** processing systems but also to the lack of standards and problems with an immature technology. IBM is using its own proprietary standard while other products are being tailored to comply with the emerging CCITT Group 4 protocol. However **image** processing is becoming more widespread and Ovum, a research company, expects the European market to be worth USDlr959 mil in 1994, up from USDlr188 mil in 1989. The US market will increase from USDlr488 mil to USDlr1,596 mil over the same period.

PRODUCT: Optical Storage (3679OP); **Electronic Banking** Services (6005);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: Earth - Planet (0W);

26/5/11 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

5906544 INSPEC Abstract Number: C9806-1250B-014
Title: Soft primitive extraction on handwritten digits
Author(s): Boujemaa, N.; Roux, G.; Asselin de Beauville, J.-P.; Vattolo, B.
Author Affiliation: Lab. d'Inf., Ecole d'Ingenieurs en Inf. pour l'Ind., Tours, France
Conference Title: Proceedings. International Conference on Image

Processing (Cat. No.97CB36144) Part vol.3 p.296-9 vol.3
Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA
Publication Date: 1997 Country of Publication: USA 3 vol. (lii+951+892+748) pp.
ISBN: 0 8186 8183 7 Material Identity Number: XX97-02849
U.S. Copyright Clearance Center Code: 0 8186 8183 7/97/$10.00
Conference Title: Proceedings of International Conference on Image Processing
Conference Sponsor: IEEE Signal Process. Soc
Conference Date: 26-29 Oct. 1997 Conference Location: Santa Barbara, CA, USA
Language: English Document Type: Conference Paper (PA)
Treatment: Theoretical (T); Experimental (X)
Abstract: Recognition of handwritten digits is useful for **several** applications such as automatic **bank cheques** interpretation. **Many** problems occur, making this task quite difficult: digits may overlap, the removal of a base line may damage the digits, and noise quantization pixels may alter the digits shape and meaning, etc. Uncertainty modeling becomes essential to our work. This paper shows how robust fuzzy clustering techniques are suitable and useful for soft feature extraction and representation of a cheque's numerical value. (5 Refs)
Subfile: C
Descriptors: bank data processing; curve fitting; feature extraction; fuzzy systems; handwriting recognition; image representation; image segmentation
Identifiers: handwritten digits recognition; soft primitive extraction; automatic bank cheques interpretation; noise quantization pixels; digits shape; digits meaning; uncertainty modeling; robust fuzzy clustering techniques; soft feature extraction; soft feature representation; segmentation; numerical value; curve fitting
Class Codes: C1250B (Character recognition); C1160 (Combinatorial mathematics); C7120 (Financial computing)

26/5/12 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC

5835571 INSPEC Abstract Number: C9803-5260B-369
Title: Automatic extraction of filled-in information from bankchecks **based on prior knowledge about layout structure**
Author(s): Koerich, A.L.; Luan Ling Lee
Author Affiliation: Electron. Instrum. Lab., Univ. Fed. de Santa Catarina, Florianopolis, Brazil
Conference Title: Advances in Document Image Analysis. First Brazilian Symposium, BSDIA '97. Proceedings p.322-33
Editor(s): Murshed, N.A.; Bortolozzi, F.
Publisher: Springer-Verlag, Berlin, Germany
Publication Date: 1997 Country of Publication: Germany ix+343 pp.
ISBN: 3 540 63791 5 Material Identity Number: XX97-02736
Conference Title: Advances in Document Image Analysis. First Brazilian Symposium, BSDIA '97 Proceedings
Conference Date: 2-5 Nov. 1997 Conference Location: Curitiba, Brazil
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: We **present** a technique for extracting the filled-in information from **bankchecks** based on prior knowledge about their layout structure. We have analyzed the **bankcheck** characteristics and proposed a model that can be used to locate and extract the filled-in information applicable to any **bankcheck** . The model is based on prior knowledge about the check layout structure and on the identification of the check by reading the information stored in the MICR line. To eliminate the redundant information from a **bankcheck image** , such as the background pattern, the **printed** lines and the **printed** characters, we perform the following procedures. First of all we subtract the **digitized** check **image** from the check's background pattern **image** which is previously stored in the recognition system. Then the areas where the filled-in information is

supposed to appear are extracted through a template. The elimination of the baselines in the **image** is based on projection profiles, while the **printed** characters are eliminated through a subtraction operation. Experimental results from testing Brazilian **bankchecks** show that the proposed method is capable of extracting the filled-in items from **bankchecks** achieving accuracy rates varying from 88.7% to 98.3%. (11 Refs)

Subfile: C

Descriptors: **bank** data processing; cheque processing; document **image** processing; feature extraction; handwriting recognition; **image** matching; optical character recognition

Identifiers: filled-in information extraction; **bankchecks** ; **bank cheques** ; check layout structure; MICR line; redundant information; background pattern; **printed** lines; **printed** characters; template; projection profiles; testing; feature extraction; handwriting recognition; OCR

Class Codes: C5260B (Computer vision and image processing techniques); C7120 (Financial computing); C6130D (Document processing techniques); C1250B (Character recognition)

26/5/13 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

5744768 INSPEC Abstract Number: C9712-7120-031

Title: Compression of bank cheque images based on layout knowledge

Author(s): Koerich, A.L.; Luan Ling Lee

Author Affiliation: Dept. of Commun., State Univ. of Campinas, Brazil

Conference Title: 1997 IEEE International Conference on Acoustics, Speech, and Signal Processing (Cat. No.97CB36052) Part vol.4 p.3185-8 vol.4

Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA

Publication Date: 1997 Country of Publication: USA 5 vol. (xxii+xxv+xxiv+xxii+4156) pp.

ISBN: 0 8186 7919 0 Material Identity Number: XX97-01341

U.S. Copyright Clearance Center Code: 0 8186 7919 0/97/$10.00

Conference Title: 1997 IEEE International Conference on Acoustics, Speech, and Signal Processing

Conference Sponsor: IEEE Signal Process. Soc.; DPG; GI; ITG; TUM

Conference Date: 21-24 April 1997 Conference Location: Munich, Germany

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: In this **paper** a scheme for **bank cheque images** compression based on layout knowledge is proposed. The layout structure of the cheques is analyzed and the nonessential parts are located. These parts, viz., the background and the **printed** information, are eliminated from the original **image** . The resulting **image** contains some noise that are eliminated by a filtering operation. The image is enclosed to eliminate some uninformative parts. The final **image** has only the filled information. The **digitized image** can be easily reconstructed by restoring the filled information and summing it with background and **printed** information. The proposed compression scheme is tested by Brazilian **bank cheques** . Comparisons with other compression schemes, shows that the proposed scheme performs significantly better in terms of the compression efficiency, maintaining the visual quality. (7 Refs)

Subfile: C

Descriptors: bank data processing; data compression; document image processing; image coding; optical character recognition

Identifiers: bank cheque images compression; layout knowledge; layout structure; background; printed information; noise elimination; filtering; **digitized image** reconstruction; Brazilian bank cheques

Class Codes: C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques)

26/5/14 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC

5519407 INSPEC Abstract Number: B9704-6140C-330, C9704-5260B-221
Title: A transputer-based neural architecture for off-line recognition of unconstrained cursive handwritten Arabic text
Author(s): Mohamed, A.S.
Author Affiliation: Dept. of Comput. Sci., American Univ., Cairo, Egypt
Conference Title: Proceedings of the Fourteenth IASTED International Conference. Modelling, Identification and Control p.385-8
Editor(s): Hamza, M.H.
Publisher: IASTED-ACTA Press, Calgary, Alta., Canada
Publication Date: 1995 Country of Publication: Canada 456 pp.
ISBN: 0 88986 212 5 Material Identity Number: XX95-00619
Conference Title: Proceedings IASTED 14th International Conference on Modeling, Identification & Control (Systems, Modeling, Identification Control and Applications)
Conference Sponsor: IASTED
Conference Date: 20-22 Feb. 1995 Conference Location: Igls, Austria
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: One of the issues in the transfer of computer technology to the Arab world is its adaptation to the Arabic language. Off-line recognition of unconstrained cursive handwritten Arabic text represents a highly interesting and challenging adaptation subject. This paper **presents** the design and implementation of an efficient and reliable Transputer-based recognition system for optically **scanned** Arabic handwritten courtesy amounts on **Bank checks** . The system allows for arbitrary shapes generated by handwriting so long as they are continuous or broken continuous and can be recognized by humans. A primary version of the system uses a number of Transputers that are connected by high speed serial links (20 Mbits/Sec.). Their connection with the host, performed via a high speed bus, is confined for loading programs and I/O of data. The system utilizes a set of five INMOS-IMS T805 32-bit Transputers. The host is a 486 PC where feature extraction and user interface is done with a VGA graphics display to visualize the system during operation. The system was tested using **several** handwritten courtesy amounts on **Bank checks** and showed 98 percent accuracy with some room for improvement. (9 Refs)
Subfile: B C
Descriptors: feature extraction; handwriting recognition; neural net architecture; optical character recognition; transputer systems
Identifiers: cursive handwritten Arabic text; off-line recognition; transputer-based neural architecture; handwritten Arabic text; Transputers
Class Codes: B6140C (Optical information, image and video signal processing); C5260B (Computer vision and image processing techniques); C1250 (Pattern recognition); C1230D (Neural nets); C5220P (Parallel architecture); C5290 (Neural computing techniques); C1250B (Character recognition)

26/5/15 (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC

5167562
Title: CheckScan gives images to customers [Bank of the West]
Author(s): Groenfeldt, T.
Journal: Bank Systems + Technology vol.32, no.12 p.20, 22
Publisher: Miller Freeman,
Publication Date: Dec. 1995 Country of Publication: USA
CODEN: BSYTEE ISSN: 1045-9472
SICI: 1045-9472(199512)32:12L.20:CGIC;1-L
Material Identity Number: N682-96001
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: Revolutions in bank technology rarely live up to advance

publicity. Take the end of paper checks, which has been forecast for as long as prophets have envisioned a paperless office. While the technology exists, persuading individuals and corporations to surrender their checkbooks for the convenience of purely electronic transactions is still a wish rather than reality. Just how far off we are is apparent in that the number of checks issued continues to grow at the rate of two percent per year. In a move to truncate the process, San Francisco-based Bank of the West installed CheckScan, a check imaging service which produces checking account statements with images of the **checks** , so the **bank** doesn`t have to return **paper** items to customers. The system, which runs LA Corp.`s CheckVision software on Unisys`s InfoImage Item Processing System (IIPS), can print 20 checks on a sheet of paper, two across and five down on each side. (0 Refs)

Subfile: D

Descriptors: branch automation; cheque processing; document image processing

Identifiers: bank technology; paper checks; CheckScan; electronic transactions; San Francisco-based Bank of the West; check imaging service; checking account statements; LA Corp. CheckVision software; Unisys InfoImage Item Processing System

Class Codes: D2050E (Banking); D3045 (Records management systems)

26/5/16 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

5164717

Title: Imaging: saving your customers from a shower of checks [Banking]

Author(s): Morrall, K.

Journal: Bank Marketing vol.28, no.1 p.24-32

Publisher: Bank Marketing Assoc,

Publication Date: Jan. 1996 Country of Publication: USA

CODEN: BAMAFA ISSN: 0888-3149

SICI: 0888-3149(199601)28:1L.24:ISYC;1-4

Material Identity Number: D539-96001

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A product created to decrease processing costs is giving banks a new image in the marketplace. Check imaging has come of age and banks are positioning the product as a value-added service. Doing so can increase deposit bases and strengthen customer loyalty. **many banks** that have introduced **imaging** are finding it is indeed a powerful marketing tool, frequently persuasive enough to prompt customers to switch banks to obtain the products. Check imaging, especially when outsourced, is a cost effective way for small banks to compete with bigger banks. (0 Refs)

Subfile: D

Descriptors: cheque processing; document image processing

Identifiers: processing costs; check imaging; banks; value-added service; deposit bases; customer loyalty; marketing tool

Class Codes: D2050E (Banking); D3045 (Records management systems)

26/5/17 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

5132705 INSPEC Abstract Number: C9601-7120-031

Title: Automatic processing of information on cheques

Author(s): Lam, L.; Suen, C.Y.; Guillevic, D.; Strathy, N.W.; Cheriet, M. ; Liu, K.; Said, J.N.

Author Affiliation: Centre for Pattern Recognition & Machine Intelligence, Concordia Univ., Montreal, Que., Canada

Conference Title: 1995 IEEE International Conference on Systems, Man and Cybernetics. Intelligent Systems for the 21st Century (Cat. No.95CH3576-7) Part vol.3 p.2353-8 vol.3

Publisher: IEEE, New York, NY, USA
Publication Date: 1995 Country of Publication: USA 5 vol. 4711 pp.
ISBN: 0 7803 2559 1
U.S. Copyright Clearance Center Code: 0 7803 2559 1/94/$4.00
Conference Title: 1995 IEEE International Conference on Systems, Man and Cybernetics. Intelligent Systems for the 21st Century
Conference Date: 22-25 Oct. 1995 Conference Location: Vancouver, BC, Canada
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: In the business transactions of large corporations such as utility companies and **banks** , **many cheques** must be processed on a regular basis. In this paper, we describe algorithms currently under development to automatically process the information contained on them. These procedures are designed to preprocess the scanned image of a cheque, locate and extract different items of information from it, and produce recognition results for these items by classifiers developed for each function. (6 Refs)
Subfile: C
Descriptors: character recognition; cheque processing; document image processing
Identifiers: automatic processing; cheques; business transactions; large corporations
Class Codes: C7120 (Financial computing); C6130D (Document processing techniques); C5260B (Computer vision and image processing techniques)

26/5/18 (Item 8 from file: 2)
DIALOG(R)File 2:INSPEC

4622473 INSPEC Abstract Number: C9404-7120-034
Title: Development of an expert system for recognizing handwritten dollar amounts
Author(s): Kameyama, H.; Miki, S.; Suzuki, H.; Arimoto, S.
Author Affiliation: Central Res. Lab., GLORY LTD., Himeji, Japan
Journal: Systems and Computers in Japan vol.24, no.7 p.78-91
Publication Date: 1993 Country of Publication: USA
CODEN: SCJAEP ISSN: 0882-1666
U.S. Copyright Clearance Center Code: 0882-1666/93/0007-0078
Language: English Document Type: Journal Paper (JP)
Treatment: Applications (A); Practical (P)
Abstract: **Presents** an expert system for automatically recognizing handwritten characters of dollar amounts on **personal checks** . The dollar amounts composed of numerals and marks "-," "x x," etc., are freely handwritten in various formats that individuals favor, inside the amount field. Then frequently there is contact between not only horizontally adjacent characters but also vertically adjacent ones. Recognition of such unconstrained character strings handwritten by the public whose formats are undecided beforehand is a problem in optical character recognition. The system developed in this **paper** has the ability to segment the dollar amount **image** into individual characters automatically and to recognize them accurately. The recognition process of the dollar amount consists of the following steps: divide a **digitized image** into groups, called a "block," of line elements connected with one another; give attributes to each block by using the knowledge on arrangement patterns of characters; and segment the block into individual characters according to the attributes and recognize them. It is suggested that this system will enable the saving of considerable operator labor in check processing. (7 Refs)
Subfile: C
Descriptors: **bank** data processing; expert systems; optical character recognition
Identifiers: handwritten characters; expert system; dollar amounts; unconstrained character strings; optical character recognition
Class Codes: C7120 (Finance); C6170 (Expert systems); C1250B (Character recognition)

26/5/19 (Item 9 from file: 2)
DIALOG(R)File 2:INSPEC

04374142 INSPEC Abstract Number: C9305-7100-009
Title: The imaging industry wants us!
Author(s): Cory, K.A.
Author Affiliation: Wayne State Univ., Detroit, MI, USA
Journal: Cataloging & Classification Quarterly vol.15, no.3 p.3-14
Publication Date: 1992 Country of Publication: USA
CODEN: CCQUDB ISSN: 0163-9374
Language: English Document Type: Journal Paper (JP)
Treatment: General, Review (G)
Abstract: Paper-based manual filing systems are inadequate to handle the flood of information found in most commercial offices and government agencies. Examples are included to delineate the dimensions of the problem. In response, **imaging** technology which **converts** information in **paper** format to computer-readable binary format, is creating a multitude of **electronic** databases. However, **imaging** vendors are minimizing the difficulties of database organization. The author, drawing on personal experience, recounts instances of inadequate database organization. Because classification and indexing principles are only imparted in schools of library and/or information science, by imaging industry is highly dependent upon expertise possessed by library science graduates. In order to take advantage of this new job market, recommendations for library science students and faculty are included. (12 Refs)
Subfile: C
Descriptors: document image processing; indexing; library automation; office automation; personnel
Identifiers: imaging technology; electronic databases; classification; indexing; library science graduates; job market
Class Codes: C7100 (Business and administration); C7210L (Library automation); C7240 (Information analysis and indexing)

26/5/20 (Item 10 from file: 2)
DIALOG(R)File 2:INSPEC

03856940 INSPEC Abstract Number: C91030518
Title: The power of imaging
Author(s): Haapaniemi, P.
Author Affiliation: Publications Co., Detroit, MI, USA
Journal: Electronic Library vol.8, no.6 p.401-7
Publication Date: Dec. 1990 Country of Publication: UK
CODEN: ELLIDZ ISSN: 0264-0473
Language: English Document Type: Journal Paper (JP)
Treatment: Applications (A)
Abstract: Imaging is rapidly gaining usage across businesses and institutions because of its special technology which allows huge numbers of words, pictures and other illustrations to be reduced to a tiny fraction of the space needed to store originals. The emergence of imaging is being seen in numerous and varied applications around the world. Some of them are chronicled. **Images** on billions of pieces of **paper** are being transformed to **image** systems at the US National Archives. There, documents are stored in less than 0.5% of the space required on paper. Businesses in the United States have an estimated 324 billion paper documents stored-95% of business information is stored on **paper** . Corporations are seeking ways to apply **imaging** systems to this problem. The Association for Information and Image Management (AIIM) estimates that the market for imaging systems will be $6.8 billion by 1993. Imaging technology is established to enable users to use a kind of electronic shorthand to reduce such illustrations as engineering drawings from 8 Mb to 300 kb-thus enhancing ability to transmit and share such drawings at remote sites. Banks have a massive need to use imaging systems to process checks, now a time-consuming and expensive task. Since all of this work is now done by humans, use of **imaging** eliminates the repetitive and boring aspect of the work. **Electronic** filing systems

can retrieve file folders in a matter of seconds. Ordinary file folders require manual handling and misfiling is a problem. Insurance claims processing requires massive amounts of **paperwork** and storage. With **imaging** systems, these claims can be **electronically** processed and available to remote users. Companies such as American Express, American Airlines and American Hospital Corporation all are using imaging systems to gain competitive advantage in dealing with their enormous loads of paperwork. (0 Refs)
Subfile: C
Descriptors: administrative data processing; document image processing; records management
Identifiers: insurance claims processing; banking; image systems; US National Archives; paper documents; engineering drawings; filing systems; file folders; American Express; American Airlines; American Hospital Corporation
Class Codes: C7100 (Business and administration)

26/5/21 (Item 11 from file: 2)
DIALOG(R)File 2:INSPEC

03574096 INSPEC Abstract Number: D90000747
Title: Wait and see (image processing)
Author(s): Swift, C.R.
Journal: Bank Administration vol.65, no.12 p.26, 28, 30-1
Publication Date: Dec. 1989 Country of Publication: USA
CODEN: BAADEQ ISSN: 0024-9823
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: While a few aggressive financial institutions have made headlines by steaming full speed ahead with **image** processing in highly visible areas of the **bank** , **many** more are gaining experience with the new technology in less critical paper-intensive areas, one department at a time. Imaging is demonstrating that it can pay off quickly in paper-intensive applications such as mortgage, student and consumer loans; trusts; international banking; credit card drafts; lockbox remittances; human resources; regulatory compliance; and signature verification. It is cutting the time needed to bring new products or services to market, providing faster customer service, shortening the time needed to comply with regulatory requirements, and improving the productivity of data entry personnel and filing clerks. (0 Refs)
Subfile: D
Descriptors: banking; records management
Identifiers: image processing; bank; mortgage; loans; trusts; international banking; credit card drafts; lockbox remittances; human resources; regulatory compliance; signature verification
Class Codes: D2050E (Banking); D3045 (Records management systems)

26/5/22 (Item 12 from file: 2)
DIALOG(R)File 2:INSPEC

03266634 INSPEC Abstract Number: C89004066, D89000097
Title: Realising the opportunities from EFTPOS
Author(s): Milton, F.
Conference Title: SMART CARD '88: International Conference and Workshop on Smart Card Applications and Technologies p.11 pp.
Publisher: PLF Commun, Peterborough, UK
Publication Date: 1988 Country of Publication: UK 3 vol. (222+174+44) pp.
Conference Date: 20-22 June 1988 Conference Location: London, UK
Language: English Document Type: Conference Paper (PA)
Treatment: General, Review (G); Practical (P)
Abstract: EFTPOS is seen as the salvation from a mountain of paper and as a costly white elephant. As usual the truth is between these two, and making it closer to the former is the major task of the managements of the

companies involved. EFTPOS is clearly a mechanism. It is often directly associated with 'plastic' or credit card driven transactions. However, this is not necessarily correct. If a cheque is **scanned** at the point of sale **electronically** using a reader/sorter device and the corresponding electronically held transaction data is used to effect the debit and credit this is an EFTPOS transaction. Indeed this form of transaction takes place currently in over 95% of all cheque encashments at bank branches. The consumer could be incentivised into using the 'Smart Card' rather than existing instruments such as cheques through price differentiation and ultimately through the withdrawal of other instruments. The benefits of EFTPOS could be distributed amongst retailers, financial institutes and consumers alike in terms of cost convenience and security through the 'Smart Card' medium. (0 Refs)
Subfile: C D
Descriptors: EFTS; point of sale systems; smart cards
Identifiers: EFTPOS; credit card driven transactions; reader/sorter device; Smart Card; security
Class Codes: C7180 (Retailing and distribution); C7120 (Finance); D2140 (Marketing, retailing and distribution); D2050E (Banking)

26/5/23 (Item 13 from file: 2)
DIALOG(R)File 2:INSPEC

02792205 INSPEC Abstract Number: D87000326
Title: Reducing data processing costs with a remote item processing system
Author(s): Crone, R.K.
Journal: Magazine of Bank Administration vol.62, no.10 p.44-6
Publication Date: Oct. 1986 Country of Publication: USA
CODEN: MBAAA5 ISSN: 0024-9823
Language: English Document Type: Journal Paper (JP)
Treatment: Economic aspects (E); Practical (P)
Abstract: If using a service bureau, a bank can accomplish item processing with a minimum of equipment, and can delegate the sorting, capture and transit clearing operations to someone else. However, courier delays may hold up account updating and posting, and there could be higher clearing charges. The potential exposure to higher float costs is also greater. Remote item processing uses a system that takes MICR-encoded, machine-readable items and captures them so that **electronic images** can be forwarded to service bureaux, eliminating the need for sending or processing **paper checks** . The **bank** 's costs can be reduced and there are also savings in transit clearing charges. (0 Refs)
Subfile: D
Descriptors: banking
Identifiers: data processing costs; remote item processing; service bureau; bank; checks; transit clearing charges
Class Codes: D2050E (Banking)

26/5/24 (Item 14 from file: 2)
DIALOG(R)File 2:INSPEC

02559850 INSPEC Abstract Number: C86003671
Title: Optical character readers-their role in the office
Journal: Wharton Report no.85 p.1-8
Publication Date: Sept. 1985 Country of Publication: UK
CODEN: WHREEK
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: There are many alternatives to keyboard input on the market today. The mouse, the touchscreen, the microwriter, are all ways for the inexperienced computer user to communicate with personal computers efficiently. These devices are wonderful for issuing commands such as move, copy, delete, but if you need to read in text the only alternative to the keyboard is an optical character reader. OCRs **scan** text documents and turn the **image** into **digital** signals which are then transmitted to your

computer screen. Until recently OCRs have been employed in very specific areas where the quality and form of input documents could be highly controlled-for example in the **banking** sector where **cheques** are pre-**printed** with the account number. Few general business environments can offer the same level of standardization, so today's OCRs have the capability to read multiple typefaces and a wide range of document formats. (0 Refs)

Subfile: C

Descriptors: character recognition equipment; office automation; optical character recognition

Identifiers: optical character readers; keyboard input; mouse; touchscreen; microwriter; personal computers; move; copy; delete; text documents; digital signals; computer screen; input documents; banking sector; pre-printed; account number; general business environments; standardization; multiple typefaces; document formats

Class Codes: C5530 (Pattern recognition equipment); C7104 (Office automation)

26/5/25 (Item 15 from file: 2)

DIALOG(R)File 2:INSPEC

02520926 INSPEC Abstract Number: D85002569

Title: Check truncation/safekeeping

Journal: Bank Systems & Equipment vol.22, no.7 p.P21-4

Publication Date: July 1985 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Automate as banks might, check processing is still an overwhelming task. The process, however can be simplified with a short-cut: check truncation. The concept behind check truncation or safekeeping is simple. Rather than physically move checks from institution to institution and, ultimately, back to the writer, the route can be cut off at some point. At that point, instead of moving **paper** , the information contained on checks is **converted** to an **electronic** impulse. The check needn't move any further. The information is transmitted electronically. Truncation neither displaces checks nor reduces the utility of checks. What it does is reduce the handling of the paper item. The result is reduced processing costs and speedier funds collection. (0 Refs)

Subfile: D

Descriptors: banking

Identifiers: banks; check processing; check truncation; safekeeping

Class Codes: D2050E (Banking)

26/5/26 (Item 16 from file: 2)

DIALOG(R)File 2:INSPEC

02399236 INSPEC Abstract Number: B85013807, C85011587, D85000614

Title: Electronic **mail, automated microfilm retrieval speed recovery of truncated** checks **for Baltimore** banks

Author(s): Leaf, R.B.

Journal: Journal of Information and Image Management vol.17, no.12 p.45-7

Publication Date: Dec. 1984 Country of Publication: USA

CODEN: JIIMDW ISSN: 0022-2712

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Even though Baltimore's Mercantile-Safe Deposit & Trust Company has been saving operations costs by truncating checks (not returning them to customers) since 1977, the bank's officers are regularly updating the operations systems to make them even more cost-effective. Their latest change involves requests for microfilm check **images** from the branches. **Paper** requests have been all but eliminated by the bank's electronic mail system, and an online microfilm retrieval system allows the library to turn

the request around in a maximum of 24 hours. This has cut from six to nine days off the turnaround time. (0 Refs)
Subfile: B C D
Descriptors: banking; electronic mail; information retrieval; microforms
Identifiers: automated microfilm retrieval; truncated checks; Baltimore banks; Mercantile-Safe Deposit & Trust Company; microfilm check images; electronic mail; online microfilm retrieval
Class Codes: B6210G (Electronic mail); C7120 (Finance); C7250L (Non-bibliographic systems); D2050E (Banking); D2080 (Information services and database systems); D3030 (Microform equipment); D4020 (Electronic mail)

26/5/27 (Item 17 from file: 2)
DIALOG(R)File 2:INSPEC

02320474 INSPEC Abstract Number: C84046178
Title: A charge-coupled device (CCD)-based machine vision system for check processing application
Author(s): Hsing, T.R.
Author Affiliation: Telecommunications Res. Lab., GTE Labs., Waltham, MA, USA
Journal: Proceedings of the SPIE - The International Society for Optical Engineering vol.449, pt.2 p.653-9
Publication Date: 1984 Country of Publication: USA
CODEN: PSISDG ISSN: 0277-786X
Conference Title: Intelligent Robots: Third International Conference on Robot Vision and Sensory Controls (RoViSeC3)
Conference Sponsor: SPIE
Conference Date: 7-10 Nov. 1983 Conference Location: Cambridge, MA, USA
Language: English Document Type: Conference Paper (PA); Journal Paper (JP)
Treatment: General, Review (G); Practical (P)
Abstract: Many people in the United States have their own checking account. Thus, check transactions play an important role in our daily financial activity. People who write checks receive monthly statements and cancelled **checks** from their **bank** . The entire operation of processing and verifying issued checks requires a tremendous amount of work and time. Therefore, a need exists to have a reliable check processing machine that can process these checks automatically. In such a case, the system would take the place of a major part of the manpower **presently** used. This **paper presents** a novel CCD-based machine vision system that includes nonuniformity correction for CCD sensor elements, preprocessing check **images** , picture compression, archiving storage media, and data communications. This **paper** will stimulate interest in the **electronic** fund transaction for the future **banking** industry. (10 Refs)
Subfile: C
Descriptors: **banking** ; EFTS; pattern recognition; vision
Identifiers: check processing; account; **bank** ; machine vision system; CCD sensor; picture compression; archiving; data communications; **electronic** fund transaction
Class Codes: C5530 (Pattern recognition equipment); C5590 (Other peripheral equipment); C7120 (Finance)

26/5/28 (Item 18 from file: 2)
DIALOG(R)File 2:INSPEC

01996992 INSPEC Abstract Number: C83008001
Title: Multi-stage scheduling for banks by mathematical programming
Author(s): Davis, S.G.; Reutzel, E.T.
Author Affiliation: Pennsylvania State Univ., University Park, PA, USA
Journal: Omega vol.10, no.6 p.663-71
Publication Date: 1982 Country of Publication: UK
CODEN: OMEGA6 ISSN: 0305-0483

U.S. Copyright Clearance Center Code: 0305-0483/82/060663-09$03.00/0
Language: English Document Type: Journal Paper (JP)
Treatment: Economic aspects (E); Theoretical (T)
Abstract: Despite moves towards electronic funds transfer systems, the United States banking industry must continue to cope with the paper processing requirements associated with a payments system still heavily reliant upon cheques. Through the development of MICR (magnetic ink character recognition), computers have been utilised to sort documents and post customer accounts. However, a labour intensive key encoding function is required to prepare documents for processing. An attempt to eliminate the labour intensity is the recent development of optical **scanning** capture equipment which 'reads' **printed** or hand-written documents and inscribes them with MICR characters. However the utilisation of optical scanning technology requires the scheduling and coordinating of five processing activities. A mathematical programming model has been developed which minimises the combination of payroll and float costs while recognising machine capacity constraints in the scheduling of optical capture systems. The formulation was specifically designed to respond to the bank cheque processing scheduling problem. However, with minor modifications, the model is directly transferable to any multi-echelon processing system where penalties are incurred when the units of output fail to meet prespecified deadlines. (11 Refs)
Subfile: C
Descriptors: banking; mathematical programming; scheduling
Identifiers: banks; mathematical programming; United States banking industry; paper processing; optical scanning capture equipment; payroll; float; multi-echelon processing system
Class Codes: C1180 (Optimisation techniques); C1290D (Economics and business)

26/5/29 (Item 19 from file: 2)
DIALOG(R)File 2:INSPEC

01585092 INSPEC Abstract Number: B80049823, C80028130
Title: Data compression for check processing machines
Author(s): Yasuda, Y.; Dubois, M.; Huang, T.S.
Author Affiliation: Inst. of Industrial Sci., Univ. of Tokyo, Tokyo, Japan
Journal: Proceedings of the IEEE vol.68, no.7 p.874-85
Publication Date: July 1980 Country of Publication: USA
CODEN: IEEPAD ISSN: 0018-9219
Language: English Document Type: Journal Paper (JP)
Treatment: Theoretical (T)
Abstract: A technique of compressing **image** data derived from **personal checks** which possess several gray levels is described. Check **images** consist of **both** essential information such as **printed** and handwritten characters and nonessential background pattern or picture. Only the character plane is to be coded. The authors' proposed technique is divided into two phases: character plane extraction and character plane coding. In the first phase, a character plane which is composed of character pels on a uniform background is extracted from an original **digital** check **image** by using a combination of fundamental techniques of **image** segmentation. In the second phase, the extracted character plane is separated into a bit plane and a gray-level plane. The bit plane which preserves the position information of character pels on the character plane is conditional entropy coded. An adaptive two- or one-dimensional predictive coding scheme is applied to the gray-level plane which consists of only the character pels on the character plane. The check data are stored for further use as a combination of the codes derived from the bit plane encoder and the gray-level encoder in a check processing machine. A comparative study shows that the proposed coding scheme performs much better than conventional predictive coding schemes. For 8 gray-level **image** data, a compression factor of about 8:1 has been achieved. (8 Refs)
Subfile: B C
Descriptors: data compression; **digital** signals; encoding
Identifiers: character plane extraction; character plane coding; original

digital check **image** ; **image** segmentation; bit plane; character pels; bit plane encoder; compression factor; data compression; **printed** characters; handwritten characters; grey level plane; adaptive two dimensional predictive coding scheme; cheque processing machine
Class Codes: B6120B (Codes); B6140 (Signal processing and detection); C1260 (Information theory)

26/5/30 (Item 20 from file: 2)
DIALOG(R)File 2:INSPEC

00197903 INSPEC Abstract Number: A70069553, C70022058
Title: Work in synoptic climatology with a digitized **data bank**
Author(s): Craddock, J.M.
Journal: Meteorological Magazine vol.99, no.1177 p.221-32
Publication Date: Aug. 1970 Country of Publication: UK
CODEN: MTMGA5 ISSN: 0026-1149
Language: English Document Type: Journal Paper (JP)
Abstract: An account is given of a bank of **digitized** data containing over 100 million decimal digits which is used by the Synoptic Climatology Branch of the Meteorological Office. The problems involved in bringing the bank into usable condition are illustrated, and a bibliography is given of papers on long-range weather forecasting and related subjects which have used data **drawn** from the **bank** . The following are the main headings used in the **paper** : Introduction; The main constituents of the long-range data bank; Routine and research processing; Operational forecasting requirements; Applications of the long- range data bank; Examples of computation; A case history of important data; Quality control and the correction of errors; Comments and conclusions; Bibliography. (56 Refs)
Subfile: A C
Descriptors: computer applications; natural sciences
Class Codes: A0650 (Data handling and computation); C7300 (Natural sciences)

26/5/31 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00429527 96WW07-216
Ohio bank uses Web to address an old problem: suspect checks
Booker, Ellis
WebWeek , July 22, 1996 , v2 n10 p21, 1 Page(s)
ISSN: 1081-3071
Company Name: Bank One
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States
Focuses on how Bank One, of Ohio, uses the Web to help rapidly report problem checks to its commercial customers. States that Bank One is providing browser access to an index of exception checks, where a summary screen shows the index by category, such as large dollar amounts, encoding problems, or suspicious recipients. Specifies that from this list a customer can jump to a check image, and on a third screen, which is built as a Web form, the user can indicate whether the bank should pay or hold particular **checks** . Reports that **Bank** One has installed **several** levels of safeguards for its first application involving live customer data across the Internet, including two firewalls, the need for customers to have IDs and passwords to enter the system, and a hardware-based smart-card system that generates a one-time numerical code based on the user's ID and password. Includes one illustration. (jo)
Descriptors: Checking; Money; Electronic Banking; Business; Security ; Online Transaction Processing
Identifiers: Bank One

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Set     Items   Description
S1          1   AU=(GEER T? OR GEER, T?)
S2       2773   (BANK? OR PERSONAL? OR BUSINESS?)(3N)(CHECK? OR CHEQUE? OR
            DRAW? OR WITHDRAWAL? OR DRAFT? OR DRAUGHT?) OR FINANCIAL()INS-
            TRUMENT?
S3       2075   S2 AND (CONVERT? OR SCAN? OR IMAGE? OR DIGITIZE? OR TRANSL-
            ATE? OR CONVERSION)
S4      57501   (PRIOR? OR BEFORE? OR FIRST? OR ANTE)(3N)(SUBMIT? OR SUBMI-
            SSION? OR TRANSMISSION? OR TRANSMIT? OR SEND? OR DELIVER?)
S5      42948   (BANK? OR INSTITUTION? OR SAVINGS(N)LOAN OR CREDIT()UNION?)
S6      77930   (PAPER? OR HARDCOP? OR HARD()(COPY OR COPIES) OR PRINTED) -
            AND (ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR CYBER? OR DIGITIZ-
            ED)
S7      69283   S6 AND (COMMINGL? OR INTERMINGLED OR COMBINE? OR BOTH? OR -
            MIXED OR INTERMIXED OR HETEROGEN?)
S8     999739   SETTLEMENT? OR PRESENT? OR PAYOR? OR PAYEE?
S9       5659   (MULTIPL? OR SEVERAL? OR PLURAL? OR MANY OR ADDITIONAL? OR
            SECOND OR 2ND)(4N)S5
S10        45   S3 (10N) S4
S11       793   S3 (10N) S7
S12       316   S2 (10N) S7
S13       108   S3 (10N) S9
S14       808   S3 (10N) S6
S15        52   S11(S)S4
S16        52   S15 AND (S6 OR S9 OR S5)
S17         1   S1 AND S3
S18        19   (S10 OR S16) AND IC=G06F-017?
S19        20   S17 OR S18
S20        20   IDPAT (sorted in duplicate/non-duplicate order)
S21        20   IDPAT (primary/non-duplicate records only)
File 348:European Patents 1978-2001/Jul W03
         (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010712, UT=20010705
         (c) 2001 WIPO/MicroPat
```

21/5/1 **(Item 1 from file: 348)**
DIALOG(R)File 348:European Patents

01125963
System and method for image depositing, image presentment and deposit taking in a commercial environment
System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung
Systeme et methode pour le depot d'images, la presentation d'images et la reception de depots dans un environnement commercial
PATENT ASSIGNEE:
CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)
Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson Boulevard, Los Angeles, California 90066, (US), (Applicant designated States: all)
INVENTOR:
Slater, Alan, 10 Jefferson Road,, East Brunswick, New Jersey 08816, (US)
Sears Michael L., 2567 Plaza del Amo #101, Torrance, California 90503, (US)
Rin-Rin Hsu, Phoebe, 19520 Turtle Ridge Lane, Northridge, California 91326, (US)
Do D. Cuong, 7226 Newcastle Avenue, Reseda, California 91335, (US)
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Dudasik Edward M.R., 24020 Meredith Court, West Hills, California 91304, (US)
Gryte Stephen M., 12672 Dewey Street, Los Angeles, Clifornia 90066, (US)
Brooks, Robert O.(Bob), 6221 Flores Avenue, Los Angeles, California 90056 , (US)
LEGAL REPRESENTATIVE:
Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 984410 A1 000308 (Basic)
APPLICATION (CC, No, Date): EP 99202212 990707;
PRIORITY (CC, No, Date): US 92486 P 980707; US 92487 P 980707
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10; **G06F-017/60**

ABSTRACT EP 984410 A1
A method and system provides for scanning a check and/or cash to create an **electronic** image of the front and the back of the check and/or cash. The image is then processed and transmitted **electronically** to a central location. The image may be recreated into a **paper** form at the central location, resembling the original **paper** check or cash. **Paperless** processing of checks and cash is thus provided, including local voiding and storage of the check without requiring immediate pickup, while still allowing the transaction to be process.
ABSTRACT WORD COUNT: 89
NOTE:
Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
Examination: 000906 A1 Date of request for examination: 20000713
Application: 20000308 A1 Published application with search report
Extended: 001122 A1 Extended states: AL; LT; LV; MK; RO; SI
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200010	1184
SPEC A	(English)	200010	5930
Total word count - document A			7114
Total word count - document B			0
Total word count - documents A + B			7114

21/5/2 (Item 2 from file: 348)
DIALOG(R)File 348:European Patents

00957813

PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS

PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT

SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET APPAREIL PERMETTANT DE GERER CE SYSTEME

PATENT ASSIGNEE:
MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma, Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states: DE;FR;GB)
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)
WO 9821677 980522
APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114
PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
CITED PATENTS (WO A): Y Y X

CITED REFERENCES (WO A):
TECHNICAL RESEARCH REPORT OF IEICE ISEC96-36, (October 1996), HIDEKI NAGANO et al., "A Method of Electronic Settlement (in Japanese)", pages 33-38.
ACADEMIC PRESS, INC., (San Diego, USA), October 1995, (First Edition), WAYNER PETER, "Digital Cash: Commerce on the Net", pages 85-100.
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ABSTRACT EP 910028 A1

According to the present invention provided is a settlement means that is superior in safety and usability. The settlement means comprises: payment means 100 including a plurality of systems of communication means; charging means 101 including a plurality of systems of communication means; and settlement means 102 including a plurality of systems of communication means. Since the payment means and the settlement means exchange transaction data by communicating with each other, it is possible to prevent the assessment of an illegal charge by the charging means. In addition, since a signature (a **digital** signature) and an accounting statement are exchanged by communication between the payment means and the charging means, the efficiency of the sale can be improved.

ABSTRACT WORD COUNT: 119

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Examination:	990421 A1	Date of filing of request for examination: 981012

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

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CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939

Total word count - document B 0
Total word count - documents A + B 128939

21/5/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00814140
A METHOD FOR A VIRTUAL **TRADE FINANCIAL FRAMEWORK**
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
LEONG Cheah Wee, 16 Jalan BK4/6E, Bandar Kinrara, Puchong, 58200, Selangor, MY,
NG William, 101 Whampoa Drive #15-176, Singapore, SG,
Legal Representative:
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200146846 A2 20010628 (WO 0146846)
Application: WO 2000US35429 20001222 (PCT/WO US0035429)
Priority Application: US 99470030 19991222; US 99470041 19991222; US 99470044 19991222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 105681

English Abstract
A system, method and article of manufacture are provided for affording a **virtual** trade financial framework. First, an agreement is established between a buyer and a seller for trading purposes. Next, initiation and payment documents are received utilizing a network. Also received are secondary documents such as an insurance certificate, inspection certificate, certificate of origin, invoice/declaration, counselor's invoice, sanction and boycott declaration, parking list, weight list, lab test report, and/or beneficiary certificate. Thereafter, the secondary documents are sent to a **bank** to be checked. In operation, the buyer accesses the secondary documents via the **bank** .

French Abstract
L'invention concerne un systeme, un procede et un article de fabrication destines a fournir un schema financier de commerce virtuel. Premierement, un accord est etabli entre un acheteur et un vendeur pour des raisons de commerce. Puis, les documents de mise au point et de paiement sont recus via un reseau. Des documents complementaires sont egalement recus, tel qu'un certificat d'assurance, un certificat d'inspection, un certificat d'origine, une facture/declaration, une facture du conseiller, des declarations de sanction et de boycott, une liste de stationnement, une liste du poids, un rapport d'essai de laboratoire, et/ou un certificat de beneficiaire. Par la suite, les documents complementaires sont envoyes a une banque pour etre verifies. Au cours de l'operation, l'acheteur accede aux documents via la banque.

Legal Status (Type, Date, Text)
Publication 20010628 A2 Without international search report and to be republished upon receipt of that report.

21/5/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 160101

English Abstract
A system, method, and article of manufacture are disclosed that controls the network and manages resources for managing network assets through asset tracking in an e-Commerce-based supply chain framework. Features include automatically caching web content, providing proxy services, managing load balancing such as spreading tasks among servers and rerouting data around problems. The capability to reroute data around problems includes indentifying and automatically bypassing an unavailable network object. Additional features may include a capability to enable remote access and providing integrated firewall services. The remote access capabilities include enabling a high density modem pool and providing a remote access point. The integrated firewall services on the network includes storing and reporting firewall functions and firewall attacks.

French Abstract
L'invention concerne un systeme, un procede, et un article manufacture permettant de commander le reseau et d'en gerer les ressources de maniere a gerer le parc informatique par le suivi des ressources dans un cadre du type chaine d'approvisionnement basee sur le commerce electronique. Parmi les fonctions qu'offre le systeme de l'invention figurent : la mise en memoire cache automatique des contenus Web, l'offre de services proxy, la gestion de l'equilibrage des charges, notamment la repartition des taches entre serveurs et le re-routage des donnees en cas de probleme. Cette fonction de re-routage des donnees en cas de probleme assure

l'identification et le contournement automatique d'un objet reseau non disponible. Parmi les autres fonctions, notons la possibilite de permettre un acces a distance et l'offre de services pare-feu integres. Les fonctions d'acces a distance passent par l'activation d'un groupe de modems haute densite et la creation d'un point d'acces a distance. Les services pare-feu integres du reseau gerent le stockage et la signalisation des fonctions pare-feu et des attaques au niveau des pare-feu.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

21/5/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE
Patent Applicant/Assignee:
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Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139029 A2 20010531 (WO 0139029)
Application: WO 2000US32309 20001122 (PCT/WO US0032309)
Priority Application: US 99444655 19991122; US 99444886 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 159863

English Abstract
A system, method and article of manufacture are provided for collaborative capacity planning during demand and supply planning in a network-based supply chain. Data access is provided from multiple simultaneous data sources utilizing a network for demand and supply planning in a network-based supply chain having at least one service provider and at least one manufacturer. Capacity data is stored utilizing the network.

French Abstract
On decrit un systeme, un procede et un article manufacture qui permettent d'effectuer la planification en collaboration des capacites lors de la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau. L'acces aux donnees provient

d'une pluralite de sources de donnees simultanees auxquelles on accede par un reseau en vue d'effectuer la planification de l'offre et de la demande dans une chaine d'approvisionnement fondee sur le reseau comprenant au moins un fournisseur de service et au moins un fabricant. Des donnees de capacite sont stockees au moyen du reseau.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

21/5/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
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Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139028 A2 20010531 (WO 0139028)
Application: WO 2000US32308 20001122 (PCT/WO US0032308)
Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/00
Publication Language: English
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Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 162579

English Abstract
A system, method and article of manufacture are provided for affording a network-based supply chain framework. Installation of a service is managed utilizing a network. Demand and supply of manufacturer offerings are planned utilizing the network and orders for the manufacturer offerings are also managed utilizing the network. The network is also utilized to manage network assets including providing maintenance and service for the network assets utilizing the network.

French Abstract
On decrit un systeme, un procede et un article manufacture qui constituent une structure de chaine d'approvisionnement fondee sur le reseau. L'installation d'un service est geree au moyen d'un reseau. La demande et l'approvisionnement des offres de fabricant sont planifies au moyen du reseau et les commandes relatives aux offres du fabricant sont egalement gerees au moyen du reseau. Le reseau est egalement utilise pour gerer les actifs sur le reseau, y compris pour effectuer la maintenance et le service pour les actifs de reseau au moyen du reseau.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.

21/5/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00790586 **Image available**
SYSTEM AND METHOD FOR PROVIDING PAYMENT SERVICES IN ELECTRONIC COMMERCE
SYSTEME ET PROCEDE POUR SERVICES DE PAIEMENT DESTINES AU COMMERCE ELECTRONIQUE

Patent Applicant/Inventor:
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LANDSMANN Peter, Frankfurt, DE, DE (Residence), DE (Nationality)
JETTER William, New York, NY, US, US (Residence), US (Nationality)
WONG Magaret, Toronto, CA, CA (Residence), CA (Nationality)
CAMERON William, Toronto, CA, CA (Residence), CA (Nationality)
Legal Representative:
RADDING Rory J (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200124082 A1 20010405 (WO 0124082)
Application: WO 2000US24661 20000908 (PCT/WO US0024661)
Priority Application: US 99155841 19990924
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: G06F-019/00; H04K-001/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 28914

English Abstract
A system and method are disclosed for providing a plurality of payment services to facilitate electronic commerce. In one embodiment, services are provided within the context of a four-corner trust model comprising a buyer (106) and a seller (108) that engage in an on-line transaction. The buyer is a customer of a first financial institution (102). The first financial institution acts as a certificate authority for the buyer and issues the seller a hardware token including a private key and a digital certificate signed by the first financial institution. The buyer uses its private key to sign payment instructions that are forwarded to the first or second financial institution (104) for execution. The message may be forwarded to the first financial institution indirectly via the seller and the second financial institution. Payment instruments supported by the present system may include a payment order, a payment obligation, a certified payment obligation, and conditional payments.

French Abstract
L'invention concerne un systeme et un procede destines a fournir une pluralite de services de paiement afin de faciliter le commerce

electronique. Dans un mode de realisation, les services sont fournis dans le contexte d'un modele de confiance a quatre coins comprenant un acheteur (106) et un vendeur (108) qui engagent une transaction en ligne. L'acheteur est un client d'une premiere institution financiere (102). La premiere institution financiere agit en tant qu'organisme de certification pour l'acheteur et fournit au vendeur un jeton materiel comprenant une clef privee et un certificat numerique signe par la premiere institution financiere. L'acheteur utilise sa clef privee pour signer des instructions de paiement qui sont transmises a la premiere ou a la seconde institution financiere (104) qui effectue le paiement. Le message peut etre transmis a la premiere institution financiere indirectement par l'intermediaire du vendeur et de la seconde institution financiere. Les instruments de paiement acceptes par le present systeme peuvent comprendre un ordre de paiement, une obligation de paiement, une obligation de paiement certifiee et des paiements conditionnels.

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Publication 20010405 A1 With international search report.
Publication 20010405 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

21/5/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00779697 **Image available**
SYSTEM AND METHOD FOR DELIVERING VIDEO IMAGES
SYSTEME ET PROCEDE DE PRESENTATION D'IMAGES VIDEO
Patent Applicant/Assignee:
VINGAGE CORPORATION, 1821 Michael Faraday Drive, Suite 300, Reston, VA 20190, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
SMITH Robert D, 644 Stonefield Loop, Heathrow, FL 32746, US, US (Residence), US (Nationality), (Designated only for: US)
SCHIAPPA Daniel S, 11787 Hollyview, Great Falls, VA 22066, US, US (Residence), US (Nationality), (Designated only for: US)
MCDONALD Robert D, 1050 Harriman, Great Falls, VA 22066, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
BARAN Alexandra J, Cooley Godward LLP Patent Group, 11951 Freedom Drive, Suite 1700, One Freedom Square, Reston Town Center, Reston, VA 20190-5601, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200113277 A2 20010222 (WO 0113277)
Application: WO 2000US22223 20000811 (PCT/WO US0022223)
Priority Application: US 99148596 19990813; US 99148679 19990813; US 99152297 19990903; US 2000194882 20000406
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/30**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 15461

English Abstract
A system and method provides a dynamic delivery layer that operates

between a client and a server for delivering video images to the client. In particular, the dynamic delivery layer determines an optimal, or otherwise appropriate, delivery format of the video image based on one or more parameters associated with the client. These parameters may include a bandwidth of a communication link between the client and the server, a display capability of the client, a codec associated with the video image, one or more video characteristics associated with the client, etc. Once these parameters are determined, the dynamic delivery layer determines an optimal or appropriate delivery format for the video image to maximize the viewing experience at the client. In other words, the video capabilities of the client are determined and the video image is adjusted accordingly to accommodate those capabilities while maximizing the quality of the video image delivered to the client.

French Abstract
L'invention concerne un systeme et un procede permettant de produire une couche de presentation dynamique entre un client et un serveur, pour la presentation d'images video au client. Ladite couche determine notamment un format de presentation optimal ou autrement approprie de l'image video, en fonction d'un ou plusieurs parametres associes au client. Ces parametres peuvent comprendre la largeur de bande d'une liaison de telecommunication entre le client et le serveur, la capacite d'affichage du client, un codec associe a l'image video, une ou plusieurs caracteristiques video associees au client, etc. Une fois ces parametres determines, la couche de presentation dynamique determine un format de presentation pour l'image video pour maximiser l'experience de visualisation au niveau du client. En d'autres termes, les capacites video du client sont determinees et l'image video est ajustee en consequence, pour permettre la prise en charge de ces capacites et la maximisation simultanee de la qualite de l'image video presentee au client.

Legal Status (Type, Date, Text)
Publication 20010222 A2 Without international search report and to be republished upon receipt of that report.

21/5/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00777017
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN AN E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE
Patent Applicant/Assignee:
AC PROPERTIES BV, Parkstraat 83, NL-2514 JG,'s Gravenhage, NL, NL (Residence), NL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200109752 A2 20010208 (WO 0109752)
Application: WO 2000US20560 20000728 (PCT/WO US0020560)
Priority Application: US 99364733 19990730
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 133378

English Abstract
A system, method and article of manufacture are provided for accessing services within a server without a need for knowledge of an application program interface of the server. A role container is first created. Next, a role class is defined and an attribute for the role class is generated which includes a default start page attribute. In the role container, a role object is made in the role class with the default start page attribute associated therewith. A uniform resource locator is selected for the default start page attribute.

French Abstract
L'invention concerne un systeme, un procede et un article de production permettant d'acceder a des services a l'interieur d'un serveur sans avoir necessairement la connaissance d'une interface de programme d'application du serveur. Un contenant de role est tout d'abord cree. Ensuite, une classe de role est definie et un attribut pour la classe de role est produit lequel contient un attribut de page d'ouverture implicite. Dans le contenant de role, un objet de role est produit dans la classe de role avec l'attribut de page d'ouverture implicite lui etant associe. Un localisateur de ressource uniforme est selectionne pour l'attribut de la page d'ouverture implicite.

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Examination 20010531 Request for preliminary examination prior to end of 19th month from priority date

21/5/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00776206 **Image available**
SYSTEMS AND METHODS FOR LINKING ORDERS IN ELECTRONIC TRADING SYSTEMS
SYSTEMES ET PROCEDES DE LIAISON DE COMMANDES DANS LES SYSTEMES DE COMMERCE ELECTRONIQUE
Patent Applicant/Assignee:
  CFPH L L C, One World Trade Center, New York, NY 10048, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  WOODMANSEY Robert J, "Kippings", Church Lane, Doddinghurst Nr Blackmore, Essex CM15 0NA, GB, GB (Residence), GB (Nationality), (Designated only for: US)
  GINSBERG Philip M, 25 Broad Street, Penthouse C, New York, NY 10004, US, US (Residence), US (Nationality), (Designated only for: US)
  KIRWIN Glenn D, 55 Fayette Road, Scarsdale, NY 10583, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  BLOOMBERG Mark H, Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109757 A2 20010208 (WO 0109757)
  Application: WO 2000US21098 20000802 (PCT/WO US0021098)
  Priority Application: US 99146971 19990803; US 2000627705 20000728
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6891

English Abstract
Systems and methods for linking orders in electronic trading systems are provided. These systems and methods enable a trader to select two or more items that are to be linked and specify linking parameters for those items. Any desired set of items may be linked, and the linking parameters may include price adjustments, order sequencing instructions, automatic/manual execution controls, execution delays commands, an dupdate frequency limits. Upon detecting a bid or offer for a linked item, the systems and methods may then determine a size and a price for each linked item based upon the size and the price of the bid or offer for the first linked item. In this way, the sizes and the prices for the other linked items may be propagated from the size and the price for the first item. Once the size and the price for each item is determined, the systems and methods may submit orders for the items in accordance with the linking parameters. In the case where orders for linked items may only be submitted in designated lot sizes, the systems and methods may round the sizes of the orders to the designated lot sizes, and then submit remainder orders to make up for the rounding.

French Abstract
L'invention concerne un systeme et des procedes de liaison de commandes dans les systemes de commerce electronique permettant a un commercant de selectionner deux ou plusieurs elements qui doivent etre lies et de specifier les parametres de liaison pour ces elements. Un groupe souhaite quelconque d'elements peut etre lie et les parametres de liaison peuvent comprendre l'ajustement des prix, des instructions de priorites des commandes, des controles d'execution automatiques/manuels, des commandes de delais d'execution et les frequences maximales de la mise a jour. Apres detection d'une offre pour un element lie, les systemes et les procedes peuvent alors determiner la taille de la commande et le prix pour chaque element lie d'apres la taille et le prix de l'offre pour le premier element lie. De cette maniere, les tailles de la commande et les prix pour les autres elements peuvent etre deduits de la taille et du prix pour le premier element. Une fois que la taille de la commande et le prix pour chaque element est determine(e), les systemes et les procedes peuvent passer les commandes pour les elements selon les parametres de liaison. Lorsque l'on ne peut passer les commandes pour les elements lies qu'en fonction des tailles de lots specifiques, les systemes et les procedes peuvent arrondir les tailles des commandes selon les tailles de lots specifiques, puis passer les commandes restantes.

Legal Status (Type, Date, Text)
Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.

21/5/11 (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00765993 **Image available**
APPARATUS, SYSTEMS AND METHODS FOR PROVIDING AT HOME AUTOMATIC TELLER MACHINE SERVICES
APPAREIL, SYSTEMES ET PROCEDES PERMETTANT D'OFFRIR DES SERVICES DE GUICHET AUTOMATIQUE BANCAIRE A LA MAISON
Patent Applicant/Inventor:
REED Thomas K Jr, P.O. Box 50401, Henderson, NV 89016, US, US (Residence)

, US (Nationality)
Patent and Priority Information (Country, Number, Date):
Patent: WO 200079360 A2-A3 20001228 (WO 0079360)
Application: WO 2000US16640 20000616 (PCT/WO US0016640)
Priority Application: US 99139630 19990617
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 21533

English Abstract
The present invention provides at home Automatic Teller Machine (ATM) services through a user's own computer device in accordance with procedures depicted in Fig. 3. The user's computer is programmed to respond to the user's insertion an ATM card (10) by establishing an **electronic** connection to the Guarantor's computer system (12) and displays simulated ATM user interface (13). The user's computer recognizes input from the ATM card reader device connected to the user's computer as a request for at home online **banking** services. The user's computer parses the input from the card reader according to a set of rules and translates from the parsed input contact information for the host computer. The user's computer then translates the contact information into set of communication instructions and then executes the set of communication instructions to establish an **electronic** communication connection with the host computer.

French Abstract
L'invention concerne des services de guichet automatique bancaire a la maison accessibles au moyen d'un ordinateur personnel. Elle concerne un appareil, des systemes et des procedes permettant d'offrir des services bancaires a des clients, comprenant un systeme de dialogue interactif permettant de connaitre l'etat de compte bancaire et un systeme electronique fonctionnel de type appareil de retrait en especes a partir du/des compte(s) bancaires de l'utilisateur. Celui-ci a acces aux services bancaires au moyen d'un ordinateur mis avantageusement et personnellement a sa disposition. Le systeme electronique fonctionnel de type appareil de retrait en especes offre au client un instrument financier de type especes qui permet a un vendeur d'identifier positivement le client d'une banque en tant que detenteur legal et de lui verser des fonds garantis correspondant a la valeur de l'instrument.

Legal Status (Type, Date, Text)
Publication 20001228 A2 Without international search report and to be republished upon receipt of that report.
Search Rpt 20010712 Late publication of international search report
Republication 20010712 A3 With international search report.

21/5/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00761432
METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200073958 A2 20001207 (WO 0073958)
Application: WO 2000US14459 20000524 (PCT/WO US0014459)
Priority Application: US 99320818 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 143088

English Abstract
The present invention is provided for comparison shopping by utilizing a customer's profile to prioritize the features of a group of similar, competing products. First, a customer's profile is developed. This profile may be developed from many sources including customer input, customer buying habits, customer income level, customer searching habits, customer profession, customer education level, customer's purpose of the pending sale, customer's shopping habits, etc. Next, the customer selects multiple, similar items, i.e. products or services to compare. Finally, a comparison table is presented which prioritizes the features in accordance with the customer's profile.

French Abstract
La presente invention concerne un achat par comparaison grace a l'utilisation d'un profil consommateur pour etablir des priorites dans les caracteristiques d'un groupe de produits analogues en concurrence. D'abord on elabore un profil consommateur. Ce profil peut etre elabore a partir de plusieurs sources, y compris une entree de donnees du consommateur, les habitudes d'achat du consommateur, le revenu du consommateur, les habitudes de recherche du consommateur, la profession du consommateur, le niveau d'education du consommateur, les attentes du consommateur pour la vente en cours, les habitudes d'achat du consommateur, etc. Ensuite, le consommateur selectionne plusieurs articles analogues, c.-a-d. des produits ou des services afin de les comparer. Enfin, un tableau de comparaison produit etablit des priorites de caracteristiques en fonction du profil du consommateur.

Legal Status (Type, Date, Text)
Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date

21/5/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00750426 **Image available**
ELECTRONICALLY **TRANSMITTED PAYMENT SYSTEM**
SYSTEME DE PAIEMENT TRANSMIS PAR VOIE ELECTRONIQUE
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KAY Timothy L, 907 Mercedes Avenue, Los Altos, CA 94022, US, US (Residence), US (Nationality)
Legal Representative:
SUOMINEN Edwin A, Louis J. Hoffman P.C., Suite 300, 14614 North Kierlamo Boulevard, Scottsdale, AZ 85254, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200063809 A1 20001026 (WO 0063809)
Application: WO 2000US10345 20000417 (PCT/WO US0010345)
Priority Application: US 99129403 19990415; US 2000176401 20000113
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12852

English Abstract
The present invention permits **electronic** transmission of fund, payment or rebate to a payee (320) or rebate recipient (320). The payee (320) or rebate recipient (320) prints a financial instrument (364) or generates a coupon (364) at a printer (360) or user's terminal. The financial instrument (364) or coupon (364) can be generated without the need of special equipment and can be redeemed for payment at a financial instituation of the payee (320) or rebate recipient's (320) choice.

French Abstract
Il est possible, dans le cadre de la methode selon l'invention, de transmettre par voie electronique des fonds, un paiement ou un rabais a un preneur (320) ou au beneficiaire d'un rabais (320). Ce preneur (320) ou ce beneficiaire d'un rabais (320) imprime un instrument financier (364) ou etablit un coupon (364) a l'aide d'une imprimante (360) ou d'un terminal d'utilisateur. Cet instrument financier (364) ou ce coupon (364) peut etre etabli sans avoir a recourir a un equipement special et peut etre rembourse dans un organisme financier choisi par le preneur (320) ou le beneficiaire d'un rabais (320).

Legal Status (Type, Date, Text)
Publication 20001026 A1 With international search report.
Publication 20001026 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

21/5/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00745503 **Image available**
ELECTRONIC **INVOICE PAYMENT SYSTEM**
SYSTEME DE PAIEMENT DE FACTURE ELECTRONIQUE
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except: US)
Patent Applicant/Inventor:
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PAVLIK Patrick C, 643 Waterbury Lane, Waterloo, Ontario N2V 2C4, CA, CA (Residence), CA (Nationality), (Designated only for: US)
FORDE Peter A, 11 Sugarbush Place, Guelph, Ontario N1H 7Z1, CA, CA (Residence), CA (Nationality), (Designated only for: US)
LOPIN Pavel I, 520 Parkside Drive, Apartment 5, Waterloo, Ontario N2L 5E3, CA, CA (Residence), CA (Nationality), (Designated only for: US)
XIONG Wei, 520 Parkside Drive, Apartment 213, Waterloo, Ontario N2L 5E3, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Legal Representative:
GRAHAM Robert J, Gowling Lafleur Henderson L.L.P., Suite 4900, Commerce Court West, Toronto, Ontario M5L 1J3, CA
Patent and Priority Information (Country, Number, Date):
Patent: WO 200058876 A1 20001005 (WO 0058876)
Application: WO 2000CA317 20000327 (PCT/WO CA0000317)
Priority Application: CA 2267042 19990326
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: G07F-007/10
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 7133

English Abstract
An **electronic** invoice payment system consists of a settlement processor, an **electronic** invoice transmitter, an **electronic** invoice receiver, and an **electronic** payment processor. The settlement processor generates an **electronic** invoice which specifies a settlement amount in accordance with a debt owed. The invoice transmitter is in communication with the settlement processor for **electronically** transmitting the invoice over a network. The invoice receiver is configured for receiving the transmitted **electronic** invoice over the network. The payment processor is in communication with the invoice receiver and provides an **electronic** financial instrument for payment of the received invoice. The payment processor derives the financial instrument in accordance with the settlement amount specified on the received invoice. The payment processor then transmits the financial instrument to the settlement processor for settlement of the instrument with a financial **institution** .

French Abstract
L'invention concerne un systeme de paiement de facture electronique, qui comprend un processeur de reglement, un emetteur de facture, un recepteur de facture et un processeur de paiement de facture. Le processeur de reglement cree une facture electronique qui specifie un montant a regler, selon le montant de la dette. L'emetteur de facture communique avec le processeur de reglement pour transmettre electroniquement la facture sur un reseau. Le recepteur de facture est concu pour recevoir la facture electronique transmise sur le reseau. Le processeur de paiement communique avec le recepteur de facture et fournit l'instrument financier electronique pour le paiement de la facture recue. Le processeur de paiement determine l'instrument financier selon le montant a regler specifie sur la facture recue. Le processeur de paiement transmet

l'instrument financier au processeur de reglement aux fins du reglement de l'instrument avec une **institution** financiere.

Legal Status (Type, Date, Text)
Publication 20001005 A1 With international search report.
Publication 20001005 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination 20001221 Request for preliminary examination prior to end of 19th month from priority date

21/5/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00701412 **Image available**
COMPUTER-IMPLEMENTED PROGRAM FOR FINANCIAL PLANNING AND ADVICE SYSTEM
PROGRAMME INFORMATIQUE POUR SYSTEME DE PLANIFICATION ET DE CONSEIL FINANCIERS
Patent Applicant/Assignee:
AMERICAN EXPRESS FINANCIAL CORPORATION, AMERICAN EXPRESS FINANCIAL CORPORATION , American Express Tower, World Financial Center, New York, NY 10285 , US
Inventor(s):
MORAN William J, MORAN, William, J. , 15510 Oric Avenue, Minnetonka, MN 55345 , US
Patent and Priority Information (Country, Number, Date):
Patent: WO 0013101 A1 20000309 (WO 200013101)
Application: WO 99US18985 19990818 (PCT/WO US9918985)
Priority Application: US 98141013 19980826
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/21** ;
International Patent Class: G06F-015/18;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 21729

English Abstract
The present financial planning and advice system allows an advisor to provide proactive, efficient service to clients. An advisor can analyze a client's relationship(s) with his/her family, business and pension to provide overall financial planning and security. The financial planning and advice system includes numerous innovative, coordinated features including, inter alia, demographic and financial data files, a virtual executor, a financial simulator (115), an earmarker (290), a strategizer, and a proposal constructor. For example, a virtual executor preferably simulates the steps required to settle a person's estate from the moment of death until all property, net of costs and taxes, are suitably distributed to survivors (i.e., surviving family members, etc.). The virtual executor suitably determines the legal survivors of the decedent, and suitably transfers to financial simulator the net amounts passing to the survivors. As another example, the financial simulator not only simulates the results of the virtual executor disbursement, but it also simulates the combination of the disbursements and the resources already belonging to the survivors before the death occurred.

French Abstract
L'invention concerne un systeme de planification et de conseil financiers qui permet a un conseiller de fournir, a la clientele, des services

proactifs efficaces. Le conseiller analyse la situation d'un client par rapport a sa famille, ses affaires et sa retraite afin de fournir une planification et une securite financieres completes. Ledit systeme comprend de nombreuses caracteristiques novatrices coordonnees, notamment les suivantes : fichiers de donnees demographiques et financieres ; executeur virtuel ; simulateur financier (115) ; affectation de ressources (290) ; elaboration de strategies et construction de propositions. Par exemple, l'executeur virtuel simule, de preference, les mesures requises pour regler le patrimoine d'une personne des le deces jusqu'a la distribution appropriee de tous les biens, apres deduction des frais et impots, aux survivants (c'est-a-dire aux membres survivants de la famille, etc.). L'executeur virtuel determine de facon appropriee les survivants legaux de la personne decedee et transfere de la meme facon au simulateur financier les montants nets revenant a ces survivants. Autre exemple, le simulateur financier simule non seulement les resultats de l'executeur virtuel, mais aussi la combinaison des distributions successorales et des ressources appartenant deja aux survivants avant la survenue du deces.

Legal Status (Type, Date, Text)
Examination 20000602 Request for preliminary examination prior to end of 19th month from priority date

21/5/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00623798 **Image available**
REAL TIME BANK-CENTRIC UNIVERSAL PAYMENT SYSTEM
SYSTEME DE PAIEMENT UNIVERSEL DE CENTRALISATION BANCAIRE EN TEMPS REEL
Patent Applicant/Assignee:
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VERIFONE INC, VERIFONE, INC. , 4988 Great America Parkway, Santa Clara, CA 95054-1200 , US
Inventor(s):
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MURPHY Robert W, MURPHY, Robert, W. , Three Lagoon Drive, Redwood City, CA 94065 , US
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LAMPRU Paul, LAMPRU, Paul , 440 Spring Ridge Trace, Roswell, GA 30076 , US
Patent and Priority Information (Country, Number, Date):
Patent: WO 9907102 A1 19990211
Application: WO 98US15780 19980730 (PCT/WO US9815780)
Priority Application: US 97903102 19970730
Designated States: CA MX US

Main International Patent Class: H04L-009/00;
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 8280

English Abstract
An infrastructure for a real time bank-centric universal payment system (2) in which a central processing system (CPU) defines an electronic commerce trust system (1) formed from a plurality of financial service provider members (4) subscribing to a common standard having applicability throught the infrastructure. The central processing unit is operatively interconnected to the correspondent processing units of financial service provider members (4) that in turn are operatively interconnected through access mechanisms to a network of customers (3) and goods and services providers (5) who are account subscribers with the financial service provider member (4) and subject to the common standard of the system. The CPU provides non-revocable real time debit and credit transactions and effects net settlement between and among members through a central exchange monetary system. Features of the infrastructure include ECTS hot file, bill presentment and payment options and provider designed services that enhance brand identity.

French Abstract
On decrit une infrastructure destinee a un systeme (2) de paiement universel de centralisation bancaire en temps reel dans lequel un systeme de traitement central (STC) definit un systeme (1) de groupe commercial electronique constitue de plusieurs fournisseurs (4) de services financiers adherant a une norme commune s'appliquant dans toute l'infrastructure. L'unite de traitement central est interconnectee de maniere operationnelle aux unites de traitement correspondantes des fournisseurs (4) de services financiers qui a leur tour sont interconnectees de maniere operationnelle par un mecanisme d'acces a un reseau de clients (3) et de fournisseurs (5) de services et de biens qui sont souscripteurs de comptes aupres des fournisseurs (4) de services financiers et soumis a la norme commune du systeme. Le systeme de traitement central effectue des transactions de debit et de credit en temps reel qui sont non revocables et etablit le reseau entre les elements et parmi ces derniers par l'intermediaire d'un systeme monetaire d'echange central. Les caracteristiques de l'infrastructure comprennent des options de services de verification du systeme de groupe commercial electronique, de presentation des traites et des paiements ainsi que des services destines aux fournisseurs qui renforcent la notoriete de la marque.

21/5/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00617538 **Image available**
SYSTEM AND METHOD FOR PROVIDING AN INFORMATION GATEWAY
SYSTEME ET PROCEDE SERVANT DE PASSERELLE POUR LA TRANSMISSION D'INFORMATIONS

Patent Applicant/Assignee:
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Inventor(s):
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 9900753 A1 19990107
  Application: WO 98CA638 19980629 (PCT/WO CA9800638)
  Priority Application: US 97883739 19970627
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60 ;**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 5908

English Abstract
In a device and method to provide a gateway for the transfer of information between financial markets and customers, a processor is coupled to a customer system and to a financial market system. The processor receives transaction information from the customer system in a first format, converts it to a second format and transmits the transaction information to the financial market system. The processor receives an acknowledgment and a transaction confirmation from the financial market system in the second format, **converts** these to the **first** format and **transmits** the acknowledgment and the transaction confirmation to the customer system. The processor may also be coupled to a memory, where it stores tracking information relating to the transaction information, the acknowledgment and/or the transaction confirmation.

French Abstract
L'invention porte sur un dispositif et un procede relatifs a une passerelle servant a transferer des informations entre les marches financiers et les clients comportant un processeur relie a la fois au systeme du client, et au systeme du marche financier. Ledit processeur recoit du systeme du client des informations sur les transactions dans un premier format, les convertit dans un deuxieme format, puis les retransmet au systeme du marche financier. Le processeur recoit ensuite un accuse de reception et une confirmation de la transaction du systeme du marche financier dans le deuxieme format qu'il reconvertit dans le premier format et transfert l'accuse de reception et la confirmation de la transaction au systeme client. Le processeur peut egalement etre relie a une memoire ou il stocke des donnees de reperage relatives aux transactions, aux accuses de reception et/ou aux confirmations de transactions.

21/5/18 (Item 18 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00543434 **Image available**
RELATIONAL DATABASE COMPILED/STORED ON A MEMORY STRUCTURE
BASE DE DONNEES RELATIONNELLES COMPILEE / STOCKEE SUR UNE STRUCTURE DE MEMORISATION
Patent Applicant/Assignee:
UNIVERSITAIRE ZIEKENHUIZEN LEUVEN, UNIVERSITAIRE ZIEKENHUIZEN LEUVEN , Herestraat 49, B3000 Leuven , BE
Inventor(s):
VAN DEN BOSCH Bart, VAN DEN BOSCH, Bart , Houwaartstraat 64, B3210 Linden , BE
Patent and Priority Information (Country, Number, Date):
Patent: WO 9744745 A1 19971127
Application: WO 97BE62 19970521 (PCT/WO BE9700062)
Priority Application: EP 96870066 19960522; US 9618140 19960522
Designated States: AL AU BA BB BG BR CA CN CU CZ DE EE GE HU IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK TR TT UA US UZ VN YU GH KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: **G06F-017/30 ;**
Publication Language: English

Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 26206

English Abstract
  The present invention is first related to a relational database compiled/stored on a computer environment and adapted for access by application programs executing a query within said database and compiled/stored on said computer environment comprising: a first set of tables with first columns and tuples containing first data; a second set of tables with second columns and tuples containing second data; each of said second data being a redundant representation of at least one of said first data. The present invention is also related to a method for executing queries within a relational database, a database access system compiled on a computer environment, a clinical workstation implementing on a computer environment a representation of a group of processes, operations, services, acts, objects and persons within a hospital, and finally a hospital information system stored on a network of computer and workstations.

French Abstract
  La presente invention se rapporte tout d'abord a une base de donnees relationnelles compilee / stockee sur environnement informatique et concu pour etre accessible par des programmes d'application effectuant une consultation de ladite base de donnees et compiles / stockes sur ledit environnement informatique. Ladite base de donnees relationnelles comporte un premier ensemble de tables dotees de premieres colonnes et de lignes contenant des premieres donnees, et un second ensemble de tables dotees de secondes colonnes et lignes contenant des secondes donnees, chacune de ces secondes donnees constituant une representation redondante d'au moins une desdites premieres donnees. La presente invention se rapporte egalement a un procede permettant d'effectuer des consultations a l'interieur d'une base de donnees relationnelles, a un systeme d'acces a une base de donnees, compile sur un environnement informatique donne, a une station de travail de milieu hospitalier mettant en oeuvre sur un environnement informatique une representation d'un groupe de processus, d'operations, de services, de faits, d'objets et de personnes d'un milieu hospitalier, et elle se rapporte a un systeme d'informations relatives aux donnees cliniques stockees sur un reseau d'ordinateurs et de stations de travail.

21/5/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00542094 **Image available**
APPARATUS AND METHOD FOR MANAGING AND DISTRIBUTING DESIGN AND MANUFACTURING INFORMATION THROUGHOUT A SHEET METAL PRODUCTION FACILITY
APPAREIL ET METHODE CORRESPONDANTE PERMETTANT DE GERER ET DE REPARTIR UNE INFORMATION RELATIVE A LA CONCEPTION ET A LA FABRICATION DANS UNE INSTALLATION DE PRODUCTION DE TOLES
Patent Applicant/Assignee:
  AMADA METRECS CO LTD, AMADA METRECS CO., LTD. , 806, Takamori, Iseharashi, Kanagawa 25911 , JP
  AMADASOFT AMERICA INC, AMADASOFT AMERICA, INC. , 14921 Northan Street, La Mirada, CA 90638 , US
Inventor(s):
  HAZAMA Kensuke, HAZAMA, Kensuke , 5102 Via Estancia, Yorba Linda, CA 92687 , US
  HWANG YearnTzuo, HWANG, YearnTzuo , 12415 E. Imperial Highway, Unit &57, Norwalk, CA 90650 , US
  SAKAI Satoshi, SAKAI, Satoshi , 9 Avignon, Newport Coast, CA 92657 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9742587 A1 19971113
  Application: WO 97US7472 19970506 (PCT/WO US9707472)

Priority Application: US 9616958 19960506; US 96690084 19960731
Designated States: AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: **G06F-017/60** ;
International Patent Class: G05B-019/418; G05B-019/4097;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 147275

English Abstract
An apparatus and method is provided for managing and distributing design and manufacturing information throughout a factory in order to facilitate the production of components, such as bent sheet metal components. In accordance with an aspect of the present invention, the management and distribution of critical design and manufacturing information is achieved by storing and distributing the design and manufacturing information associated with each job. By replacing the traditional **paper** job setup or work sheet with, for example, an **electronically** stored job sheet that can be accessed instantaneously from any location in the factory, the present invention improves the overall efficiency of the factory. In addition, through the various aspects and features of the invention, the organization and accessibility of part information and stored expert knowledge is improved.

French Abstract
L'invention porte sur un appareil ainsi que sur la methode correspondante permettant de gerer et de repartir une information dans une usine afin de faciliter la production de composants, des toles cintrees par exemple. Selon un aspect de cette invention, la gestion et la repartition d'information critique relative a la conception et a la fabrication sont menees a bonne fin par le biais d'une memorisation et d'une repartition d'une information relative a la conception et a la fabrication associee a chaque tache. En remplacant la classique fiche de preparation du travail ou le bon de travail traditionnel, notamment, par un releve d'operation memorise par voie electronique, accessible instantanement de n'importe quel poste de l'usine, cette invention permet d'ameliorer la productivite de l'usine dans son ensemble. En outre, du fait des aspects varies que revet cette invention ainsi que de ses particularites, la mise en place de l'information et des competences techniques memorisees relatives aux pieces a produire ainsi que l'accessibilite a ces donnees se trouvent ameliorees.

21/5/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00535989 **Image available**
INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM
SYSTEME INTEGRE POUR LE TRAITEMENT D'INFORMATIONS SUR DES SERVICES D'INVESTISSEMENTS FINANCIERS
Patent Applicant/Assignee:
TACKLINE COMMUNICATIONS INC, TACKLINE COMMUNICATIONS, INC. , 3338 Alden Pond Lane, Eagan, MN 55121 , US
Inventor(s):
PETERSON Donald Grant, PETERSON, Donald, Grant , 3338 Alden Pond Lane, Eagan, MN 55121 , US
PETERSON Todd G, PETERSON, Todd, G. , 14014 Moorpark Street, Shermann Oaks, CA 91423 , US
AUDOUY Francois R, AUDOUY, Francois, R. , 14014 Moorpark Street, Shermann Oaks, CA 91423 , US
Patent and Priority Information (Country, Number, Date):
Patent: WO 9736253 A1 19971002
Application: WO 97US4474 19970320 (PCT/WO US9704474)
Priority Application: US 96634902 19960328
Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE

DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK TJ TM TR TT
UA UG UZ VN YU GH KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG

Main International Patent Class: **G06F-017/60 ;**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 23578

English Abstract

A financial services information processing system (101) for use between a broker end user (104) and a content provider (105) on an interactive communication network (124) is provided. Data is communicated between the user (104) and the content provider (105) via the interactive communication network (124). The data includes an **electronic** application form (216) generated from financial instrument application data such as a mutual fund. Subsequently, the graphical user interface elements including the **electronic** application form (216) are displayed. Client application data is received as input by the user. This client application data is sent to the content provider (105). A notification is received from the content provider (105) when further information or correction is needed based on a comparison of the client application data to financial instrument application reference data. In addition, a financial services information system (101) which implements the method in a user apparatus alone and in a system having a content provider (105) and a host (102) is provided.

French Abstract

Systeme (10) de traitement d'informations sur des services financiers a echanger entre un courtier (104) et un fournisseur de contenu (105) sur un reseau (124) interactif de transmission. Les donnees transitent entre l'utilisateur (104) et le fournisseur (105) de contenu par l'intermediaire du reseau interactif de transmission. Les donnees comprennent un formulaire (216) de demande electronique produit a partir de donnees de demande emanant d'un outil financier tel qu'un fonds commun de placement. Par la suite, des elements de l'interface graphique utilisateur comprenant le formulaire (216) de demande electronique s'affichent. L'utilisateur recoit des donnees de demande client sous forme de donnees en entree. Ces donnees de demande client sont adressees au fournisseur (105) de contenu. Le fournisseur (105) de contenu envoie une notification lorsque des renseignements complementaires ou des corrections apparaissent comme necessaires selon une comparaison des donnees de demande client et des donnees de demande de reference emanant de l'outil financier. L'invention decrit aussi un systeme (101) d'information sur des services financiers qui applique la technique dans le seul appareil de l'utilisateur et dans un systeme comportant un fournisseur (105) de contenu et un ordinateur central (102).

```
Set      Items   Description
S1           4   AU=(GEER T? OR GEER, T?)
S2        2144   (BANK? OR PERSONAL? OR BUSINESS?)(3N)(CHECK? OR CHEQUE? OR
                 DRAW? OR WITHDRAWAL? OR DRAFT? OR DRAUGHT?) OR FINANCIAL()INS-
                 TRUMENT?
S3         228   S2 AND (CONVERT? OR SCAN? OR DIGITIZE? OR TRANSLATE? OR CO-
                 NVERSION)
S4       43362   (PRIOR? OR BEFORE? OR FIRST? OR ANTE)(3N)(SUBMIT? OR SUBMI-
                 SSION? OR TRANSMISSION? OR TRANSMIT? OR SEND? OR DELIVER?)
S5       58612   (BANK? OR INSTITUTION? OR SAVINGS(N)LOAN OR CREDIT()UNION?)
S6      100891   (PAPER? OR HARDCOP? OR HARD()(COPY OR COPIES) OR PRINTED) -
                 AND (ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR CYBER? OR DIGITIZ-
                 ED)
S7       14296   S6 AND (COMMINGL? OR INTERMINGLED OR COMBINE? OR BOTH? OR -
                 MIXED OR INTERMIXED OR HETEROGEN?)
S8      364659   SETTLEMENT? OR PRESENT? OR PAYOR? OR PAYEE?
S9        2936   (MULTIPL? OR SEVERAL? OR PLURAL? OR MANY OR ADDITIONAL? OR
                 SECOND OR 2ND)(4N)S5
S10          0   S3 AND S4
S11          1   S3 AND S7
S12          7   S2 AND S7
S13          8   S3 AND S9
S14         18   S3 AND S6
S15         14   S5 AND S7 AND (S8 OR S9)
S16         42   (S11 OR S12 OR S13 OR S14 OR S15)
S17         14   S16 AND IC=G06F?
S18          1   S3 AND S8 AND S9 AND (ELECTRONIC? OR DIGITAL? OR VIRTUAL? -
                 OR CYBER? OR DIGITI?)
S19         15   S17 OR S18
S20          2   S1 AND S2
S21         17   S19 OR S20
S22         17   IDPAT (sorted in duplicate/non-duplicate order)
S23         17   IDPAT (primary/non-duplicate records only)
File 344:CHINESE PATENTS ABS APR 1985-2001/Jun
         (c) 2001 EUROPEAN PATENT OFFICE
File 347:JAPIO OCT 1976-2001/Mar(UPDATED 010705)
         (c) 2001 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200141
         (c) 2001 Derwent Info Ltd
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23/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013514755 **Image available**
WPI Acc No: 2000-686701/200067
XRPX Acc No: N00-507752

Bill managing method of online bill managing service, involves generating electronic bill statement based on stored data corresponding to subscriber

Patent Assignee: CYBERBILLS INC (CYBE-N)
Inventor: CHIRALA M; SIMPSON J S

Number of Countries: 089 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200048085	A2	20000817	WO 2000US3371	A	20000209	200067	B
AU 200034865	A	20000829	AU 200034865	A	20000209	200067	

Priority Applications (No Type Date): US 99247134 A 19990209
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200048085	A2	E	27	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034865 A G06F-017/60 Based on patent WO 200048085

Abstract (Basic): WO 200048085 A2

NOVELTY - Mails including bills in **paper** format and in **electronic** format are received. Data based on the bills in **paper** format and the bills in **electronic** format are stored in a database. **Electronic** bill statement including a summary report that summarizes all bills for each subscriber based on stored data corresponding to a subscriber is generated and provided to subscriber's at remote locations.

DETAILED DESCRIPTION - Mails for the subscriber, in **paper** and **electronic** format are received. Certain pieces of mails include bills in **paper** format and certain other pieces include bills in **electronic** format. The received mail in **paper** format is sorted and the bills in **paper** format are saved and other mails in **paper** format are discarded. The bill in **electronic** format is transmitted to a data storage location over one of a public internet and private network. Before storing data based on saved bills in **paper** format, it is determined if a template exists for a bill in **paper** format based on which the **paper** bill is scanned into the database, else a template is created before scanning the bill to the database. A summary report included in an **electronic** bill statement, includes information regarding each of the bills for that subscriber whether received in **paper** or **electronic** format. The information includes a merchant name, payment due date, payment received date, payment amount, balance and status of payment. An INDEPENDENT CLAIM is also included for bill transmitting system.

USE - For allowing subscribers to manage personal and business bills from central online location of online bill managing service.

ADVANTAGE - Since mails are disregarded or deleted in accordance with the subscriber's instructions if the mails are of marginal importance, subscriber time and money for reviewing unwanted mails is saved. Manages **both** **electronic** and **paper** formatted bills in a consistent manner. Since **electronic** bill statement including summary report is generated based on data stored in a database, subscriber's time and money are saved, while preparing for yearly tax reports, profit or loss reports. Enables authorizing any payment to be made to any merchant at any designated time. Allows the subscriber to make payments from **multiple** **institutions** and various accounts for greater flexibility and efficiency.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of centrally located system.
pp; 27 DwgNo 1/10
Title Terms: BILL; MANAGE; METHOD; BILL; MANAGE; SERVICE; GENERATE; **ELECTRONIC** ; BILL; STATEMENT; BASED; STORAGE; DATA; CORRESPOND; SUBSCRIBER
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

23/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012650859 **Image available**
WPI Acc No: 1999-456964/199938
XRPX Acc No: N99-341713
Checks and cash items processing expedition system in financial institutions
Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)
Inventor: **GEER T L**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5930778	A	19990727	US 93156190	A	19931122	199938	B
			US 95507856	A	19950727		
			US 96680218	A	19960711		

Priority Applications (No Type Date): US 96680218 A 19960711; US 93156190 A 19931122; US 95507856 A 19950727
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5930778	A		12	G06F-017/60	Cont of application US 93156190 CIP of application US 95507856 CIP of patent US 5583759

Abstract (Basic): US 5930778 A
NOVELTY - A scanner (6) at a financial institution scans each instrument and derives financial information from the instruments. Data like amount and a document ID number associated with check are added and sent to a payer's depository bank for further sorting and processing. **Financial instruments** are imaged for archival storage at payer's location remote from depository bank (10).
DETAILED DESCRIPTION - A communication link (15) is established between the payer's location (18) and the depository bank (10). Information pertaining to checks and cash letters in anticipation of a deposit in the payer's account corresponding to cash letter is transmitted from the payer to the collecting and clearing depository banks. A transport unit (21) usually air or land, delivers the group of sorted instruments and cash letters from the payer's location into the check payment system on behalf of the payer's depository bank. A controller controls and coordinates the transmission between the payment system and the bank in accordance with a predetermined criteria established by the bank. An INDEPENDENT CLAIM is also included for processing checks and cash items in financial institutions.
USE - For processing checks and other **financial instruments** .
ADVANTAGE - Reduces complexities and requirements for physical transport of **financial instruments** where paper checks and **financial instruments** are involved. As handling is reduced, redundancy is eliminate, cost is reduced, errors caused by duplication and the transfer and handling of numerous checks are reduced.
DESCRIPTION OF DRAWING(S) - The figure shows a block diagram in which paper checks are delivered from payer into the payment system.
Scanner (6)
Depository bank (10)
Communication link (15)
Payer's location (18)

Transport unit (21)
pp; 12 DwgNo 2/2
Title Terms: CHECK; CASH; ITEM; PROCESS; SYSTEM; FINANCIAL; INSTITUTION
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

23/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

011779107 **Image available**
WPI Acc No: 1998-196017/199818
XRPX Acc No: N98-155258
System for single-pass printing of a character having a security background on a document - uses database of electronic **form characters which have a preset security background, and includes single pass printing of document**
Patent Assignee: XEROX CORP (XERO)
Inventor: THORPE J P
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2318324	A	19980422	GB 9621834	A	19961019	199818	B
US 5917996	A	19990629	US 97950625	A	19971015	199932	
GB 2318324	B	20010516	GB 9621834	A	19961019	200128	

Priority Applications (No Type Date): GB 9621834 A 19961019
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2318324	A		13	B42D-015/00	
US 5917996	A			G06F-015/00	
GB 2318324	B			B41M-003/14	

Abstract (Basic): GB 2318324 A
The system has an **electronic** printer in communication with a character generation system. This comprises a database of individual **electronic** form characters, and a character manager capable, on instruction, of retrieving an **electronic** form character from the database and transmitting the **electronic** form character to the **electronic** printer for single-pass printing on the document. The database comprises **electronic** form characters having a security background.
The **electronic** printer is a monochrome type, or may be a colour printer, and the colour employed for **printed** the security background is different from the colour for printing the character. The database stores the **electronic** form characters in bit-map form, with all the characters of the database having the same pitch.
USE - For sensitive documents such as **bank drafts** , stock or bond certificates, driver`s licences e.t.c., which cannot be copied using high quality photocopiers, or whose ink text cannot be replaced.
ADVANTAGE - Lower cost. Security documents may be generated on demand without necessarily requiring special **paper** supplied of pre-**printed** safety background **paper** . **Both** the text of the document and the security features are applied in a single step or pass.
Dwg.4/4
Title Terms: SYSTEM; SINGLE; PASS; PRINT; CHARACTER; SECURE; BACKGROUND; DOCUMENT; DATABASE; **ELECTRONIC** ; FORM; CHARACTER; PRESET; SECURE; BACKGROUND; SINGLE; PASS; PRINT; DOCUMENT
Index Terms/Additional Words: BANKER`S; DRAFTS,; IDENTIFICATION; PAPERS
Derwent Class: P75; P76; T01; T04
International Patent Class (Main): B41M-003/14; B42D-015/00; **G06F-015/00**
International Patent Class (Additional): G06K-015/02
File Segment: EPI; EngPI

23/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

011600612 **Image available**
WPI Acc No: 1998-017740/199802
Related WPI Acc No: 1993-058964; 1995-178228; 1996-321219
XRPX Acc No: N98-013543
Electronic **data communication for check** presentment **system - involves transmitting** presentment **information to determine payable checks by comparing records in exception and receive control files**
Patent Assignee: CARREKER & ASSOC INC J D (CARR-N)
Inventor: JOSEPHSON S M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5691524	A	19971125	US 91731529	A	19910717	199802	B
			US 9323364	A	19930226		
			US 94236632	A	19940429		
			US 96648482	A	19960515		

Priority Applications (No Type Date): US 94236632 A 19940429; US 91731529 A 19910717; US 9323364 A 19930226; US 96648482 A 19960515
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5691524	A		29	G06F-017/60	CIP of application US 91731529
					CIP of application US 9323364
					Cont of application US 94236632
					CIP of patent US 5237159
					CIP of patent US 5412190

Abstract (Basic): US 5691524 A
The data communication method involves **electronically** transmitting **presentment** information from a **presenting bank** to a payer **bank** . The information relates to the checks and permits a determination by the payer **bank** as to which of the checks are properly payable by the payer **bank** . Records of an exceptions file are compared with records of a receive control file.
The exceptions file is capable of containing records subject to **both** ECP and non-ECP exceptions to produce an **electronic** file of which of the checks are properly payable by the payer **bank** . The **electronic** file is **electronically** transmitted to the **presenting bank** to provide advance **electronic** return notification of **both** ECP and non-ECP exceptions to checks **presented** by the **presenting bank** to the payer **bank** .
ADVANTAGE - **Electronically** processes and provides return item notification for all exceptions, regardless of ECP or non-ECP processing arising during DDA process. Eliminates need for **paper** based systems and facilitates manual check reconciliation procedures.
Dwg.1/14
Title Terms: **ELECTRONIC** ; DATA; COMMUNICATE; CHECK; SYSTEM; TRANSMIT; INFORMATION; DETERMINE; CHECK; COMPARE; RECORD; RECEIVE; CONTROL; FILE
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

23/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011407626 **Image available**
WPI Acc No: 1997-385533/199735
XRPX Acc No: N97-320913
System for determining if payee **information on cheque is improperly modified - receives and stores** payee **information for printing on cheque and** converts **it to first** digitised **value for processing, printed** payee **information is** scanned **and compared to see if printed** payee

information has been changed
Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)
Inventor: CARNEY J F
Number of Countries: 065 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9726618	A1	19970724	WO 97US826	A	19970117	199735	B
AU 9717039	A	19970811	AU 9717039	A	19970117	199747	
US 5781654	A	19980714	US 96588105	A	19960118	199835	
US 6181814	B1	20010130	US 96588105	A	19960118	200108	
			US 98115315	A	19980714		

Priority Applications (No Type Date): US 96588105 A 19960118; US 98115315 A 19980714
Cited Patents: US 4568936; US 5341428; US 5432506; US 5509692; US 5550932
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9726618	A1	E	24	G06K-009/00	
	Designated States (National): AL AU BA BB BG BR CA CN CU CZ EE GE HU IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK TR TT UA UZ VN				
	Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG				
AU 9717039	A			G06K-009/00	Based on patent WO 9726618
US 5781654	A			G06K-009/00	
US 6181814	B1			G06K-009/00	Cont of application US 96588105 Cont of patent US 5781654

Abstract (Basic): WO 9726618 A

The system determines if **payee** information (10) on cheque is properly modified after its original preparation. A cheque issue computer receives and stores the **payee** information for printing on a cheque. It **converts** the printed information to an encrypted first **digitised** value for processing.

At the **drawee bank** a **second** computer receives information about the cheque. With a **scanner** it **converts** the printed **payee** information to a second **digitised** value. A second computer using a comparison routine determines if the printed **payee** information on the cheque has been changed. The first **digitised** information (30, 40 and 50) is placed in the MICR code of the cheque, and the second computer reads the MICR coded first **digitised** value.

USE/ADVANTAGE - Ensures cheques issued and **presented** through banking system contain no material alterations to printed cheque information, such as **payee** name, issue date, check number, etc.. to detect fraud.

Dwg.1/4

Title Terms: SYSTEM; DETERMINE; INFORMATION; CHEQUE; IMPROPER; MODIFIED; RECEIVE; STORAGE; INFORMATION; PRINT; CHEQUE; **CONVERT** ; FIRST; **DIGITAL** ; VALUE; PROCESS; PRINT; INFORMATION; **SCAN** ; COMPARE; PRINT; INFORMATION ; CHANGE
Derwent Class: T01; T04; T05
International Patent Class (Main): G06K-009/00
International Patent Class (Additional): G07D-007/00
File Segment: EPI

23/5/6 (Item 6 from file: 350)

011407624 **Image available**
WPI Acc No: 1997-385531/199735
XRPX Acc No: N97-320912
Cheque alteration detection system for fraud prevention - in which check digit is added to face of cheque, and used by drawee bank **to validate presented** cheques
Patent Assignee: MELLON BANK NA (MELL-N); MERRILL LYNCH & CO INC (MERR-N)
Inventor: BRADY A F; CARNEY J F; PONSONBY C W

Number of Countries: 065 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9726615	A1	19970724	WO 97US789	A	19970117	199735	B
AU 9718316	A	19970811	AU 9718316	A	19970117	199747	
US 5890141	A	19990330	US 96588130	A	19960118	199920	

Priority Applications (No Type Date): US 96588130 A 19960118
Cited Patents: US 3985998; US 3990558; US 4143356; US 4686527; US 5146512; US 5341428; US 5432506
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9726615	A1	E	22	G06F-157:00	

Designated States (National): AL AU BA BB BG BR CA CN CU CZ EE GE HU IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK TR TT UA UZ VN
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9718316	A		G06F-157/00	Based on patent WO 9726615
US 5890141	A		G06F-157/00	

Abstract (Basic): WO 9726615 A

The cheque alteration detection system **converts payee** information (10) issue date (20) and the magnetic ink character recognition (MICR) line information (account number, cheque number and amount) (30,40,50) to a check digit which is then placed into the MICR line of a check, **printed** on its face or transmitted via the pad issuance file to the **drawee bank** .

The **drawee bank** , upon **presentation** of the cheque, uses a transformation algorithm to **convert** the **printed payee** information and issue date on the cheque, into a numerical value that is **combined** with MICR line information. A check digit is then calculated based upon the pre-agreed logic.

USE/ADVANTAGE - Determining whether information **printed** on face of cheque has been modified. Ensures that cheques issue and **presented** through **banking** system contain no material alterations to **printed** information, e.g. **payee** name, issue date, cheque number and cheque amount.

Dwg.1/4

Title Terms: CHEQUE; ALTER; DETECT; SYSTEM; FRAUD; PREVENT; CHECK; **DIGITAL** ; ADD; FACE; CHEQUE; **BANK** ; VALID; **PRESENT** ; CHEQUE
Derwent Class: T01
International Patent Class (Main): G06F 157/00 , G06F-157-00
International Patent Class (Additional): G06K-009/00
File Segment: EPI

23/5/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011355062 **Image available**
WPI Acc No: 1997-332969/199730
XRPX Acc No: N97-276323
Computer-based binary electronic financial instrument **image creation for** electronic **funds transfer - processing image representation of cheque to generate** digital **delivery format complying with common delivery protocol, delivering over network**
Patent Assignee: CITIBANK NA (CITI-N); FINANCIAL SERVICES TECHNOLOGY CONSORTIUM (FINA-N); FIRST NAT BANK BOSTON (FIRS-N); HUNTINGTON NAT BANK (HUNT-N); INT BUSINESS MACHINES CORP (IBMC); LAWRENCE LIVERMORE NAT LAB (LAWR-N); UNISYS CORP (BURS)
Inventor: KRAJEWSKI W J; ROHRER G; SANDER J; SHUTZER D; STANLEY P; VERMEIRE D R; WARNER G M
Number of Countries: 021 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9722060	A1	19970619	WO 96US20358	A	19961212	199730	B

Priority Applications (No Type Date): US 95571099 A 19951212
Cited Patents: 1.Jnl.Ref; US 4754428; US 5373550; US 5432506; US 5444794; US 5528705; US 5544255; US 5566322
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
WO 9722060 A1 E 50 G06F-017/00
Designated States (National): BR CA JP MX
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Abstract (Basic): WO 9722060 A
An **electronic** representation of the binary content of an image of a **financial instrument** (10) is created in accordance with a predefined data structure. This representation is processed to generate a **digital** delivery format complying with a common delivery protocol.
The **digital** delivery format is delivered over an **electronic** data communication network. The format is **converted** to a second **electronic** representation complying with a second predefined data structure protocol. The predefined data structures are the same. The second **electronic** representation is processed which involves displaying an image of the **financial instrument** , such as a written **paper** cheque.
USE/ADVANTAGE - Communication of images of **electronic** funds transfer instruments. Delivery format can be encrypted to ensure secure delivery over **electronic** data communication network.
Dwg.1/9
Title Terms: COMPUTER; BASED; BINARY; **ELECTRONIC** ; FINANCIAL; INSTRUMENT; IMAGE; CREATION; **ELECTRONIC** ; FUND; TRANSFER; PROCESS; IMAGE; REPRESENT; CHEQUE; GENERATE; **DIGITAL** ; DELIVER; FORMAT; COMPLY; COMMON; DELIVER; PROTOCOL; DELIVER; NETWORK
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/00**
International Patent Class (Additional): **G06F-157/00** ; G06T-001/00
File Segment: EPI

23/5/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011064599 **Image available**
WPI Acc No: 1997-042524/199704
XRPX Acc No: N97-035392
Funds depositing, settlement and submission system into payment system for bank - has central processing unit that provides co-ordination between payee and payee's collecting and clearing bank which predetermines timing and monitors transport of sorted instruments
Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)
Inventor: **GEER T L**
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 5583759 A 19961210 US 93156190 A 19931122 199704 B
US 95507856 A 19950727

Priority Applications (No Type Date): US 93156190 A 19931122; US 95507856 A 19950727
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 5583759 A 8 G06F-017/00 Cont of application US 93156190
Abstract (Basic): US 5583759 A
The system includes a sorter at a first location established by the payee for receiving the **financial instruments** and sorting the instruments according to predetermined son pattern categories. A printer at the first location applies to the instruments at a time before, during or after sorting of the instruments, a separate endorsement on behalf of each of the payee. The sorter assembles the

sorted instruments with the applied endorsements into discrete groups with respect to the predetermined sort pattern categories. One or more cash letters associated with each assembled group of instruments are prepared at the first location. A communication link between the first location and the collecting and clearing bank reports to the bank information in the cash letters in anticipation of a deposit of funds in the payee's account at the payee's collecting and clearing bank corresponding to the value of the cash letters.

ADVANTAGE - Simplifies and expedites deposit and collection of funds such as check and credit cards for large business institutions.

Dwg.1/2

Title Terms: FUND; DEPOSIT; SETTLE; SYSTEM; PAY; SYSTEM; BANK; CENTRAL; PROCESS; UNIT; CO; ORDINATE; COLLECT; CLEAR; BANK; PREDETERMINED; TIME; MONITOR; TRANSPORT; SORT; INSTRUMENT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00

File Segment: EPI

23/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

009776761 **Image available**

WPI Acc No: 1994-056613/199407

XRPX Acc No: N94-044502

Payroll trust check system - processing check endorsed by payee including steps of micro-coding of data on face of check contg multiple withholdings

Patent Assignee: GINERIS A J (GINE-I)

Inventor: GINERIS A J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5285384	A	19940208	US 9319307	A	19930218	199407	B

Priority Applications (No Type Date): US 9319307 A 19930218

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5285384	A		9	G06F-015/30	

Abstract (Basic): US 5285384 A

The method of automatically transferring payroll withholdings comprising the steps of printing a number of **bank checks** each having **printed** thereon spaces for amounts for each of a number of withholdings associated with corresp withholding accounts, and bar codes **printed** thereon representing the particular withholding accounts corresp to the spaces for the number of withholdings, supplying a number of the **bank checks** to an employer, filling out the **bank check** , including the amounts representing the number of withholdings.

Then it is followed by processing checks endorsed by the payee including the steps of micro-coding the data on the face of the check including the number of withholdings, optically **scanning** the checks to read the micro-codes and bar codes and **converting** the micro-codes and bar codes to **digital** data for processing by a computer, processing the **digital** data to determine on the basis of the account number of the check, micro-codes and bar codes, the destination of a host system to which the withholding amounts for each withholding account are to be transferred, **converting** the withholding amount and withholding account information into a data format acceptable to each host system to which the withholding amounts are to be transferred, and **electronically** transferring the withholding amount and withholding account information to the appropriate host system.

USE/ADVANTAGE - For automatically isolating accumulating and transferring of appropriate tax withholding account. Simpler tax withholding procedure and consolidating it into single computer transaction fro each employer on daily basis.

Dwg.1/4
Title Terms: CHECK; SYSTEM; PROCESS; CHECK; ENDORSE; STEP; MICRO; CODE; DATA; FACE; CHECK; CONTAIN; MULTIPLE
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-015/30**
File Segment: EPI

23/5/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX

009769214 **Image available**
WPI Acc No: 1994-049065/199406
XRPX Acc No: N94-038539
Processing of bank cheques **and documents in visual and machine-readable form - has magnetic strip, optical character codes or bar codes with bank identification and account identification with check digit**
Patent Assignee: SHAKTI SCI & ENG INC (SHAK-N)
Inventor: MOODLEY S
Number of Countries: 018 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9402902	A1	19940203	WO 93US6799	A	19930714	199406	B

Priority Applications (No Type Date): US 92914971 A 19920715
Cited Patents: US 3531628; US 4385285; US 4588211; US 4623965; US 4672377; US 5016919
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9402902	A1	E	17	G06F-015/00	

Designated States (National): CA JP
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Abstract (Basic): WO 9402902 A
The check printer (40) has several inputs (41), I/O (42) and outputs (43) all controlled by a CPU (44) in response to programs in a memory (45). The basic input is an input keyboard (50) with a VDU (51). The customer selects a process for preparing the check or document through the keyboard. The CPU activates a printer (52) and a check cartridge (53) to supply a check. The printer has two printing heads PTR-A (54) and PTR-B (55). An encoder (56) is included in intermediate CPU (44) and pointer and **converts** ASCII into **printed** format. It can also have encryption.
Other input/output uses a MODEM (61) to communicate over telephone lines and the customer receives information from the keyboard, the **scanner** (60) and an I/O. A receipt can also be generated. Information can be transferred to a third party in visual and machine-readable form. Other I/O can include a credit or debit card reader. A signature identification can also be incorporated.
USE - Processing of **bank -cheques** , locally and remotely, with visual and machine-readable forms with receipts.
Dwg.2/2
Title Terms: PROCESS; BANK; CHEQUE; DOCUMENT; VISUAL; MACHINE; READ; FORM; MAGNETIC; STRIP; OPTICAL; CHARACTER; CODE; BAR; CODE; BANK; IDENTIFY; ACCOUNT; IDENTIFY; CHECK; **DIGITAL**
Derwent Class: P76; T01; T04
International Patent Class (Additional): B42D-015/00; **G06F-015/22** ; **G06F-015/24** ; G06G-007/52
File Segment: EPI; EngPI

23/5/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX

009382349 **Image available**
WPI Acc No: 1993-075827/199309
XRPX Acc No: N93-058296
Processing bank **document e.g.** cheque **- printing number indicating amount in optically readable non-magnetic code and ordinary numerals where code is** electronically **readable**
Patent Assignee: ADDMASTER CORP (ADDM-N)
Inventor: CLARY J G
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5187351	A	19930216	US 90580276	A	19900910	199309 B
			US 92839712	A	19920224	

Priority Applications (No Type Date): US 90580276 A 19900910; US 92839712 A 19920224
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5187351	A		5	G06F-015/30	Cont of application US 90580276

Abstract (Basic): US 5187351 A
The method involves under manual control, creating a first set of **electronic** signals which are intended to represent the dollar amount. In direct response to the first set of **electronic** signals, a corresp. number representing the dollar amount is **printed** on the document **both** in man-readable numerals and in non-magnetic bar code. In direct response to the first set of **electronic** signals, the same number is also **printed** in man-readable numerals on a batch report.
The bar code is optically read from the document to create a second set of **electronic** signals which represent the same number. In direct response to the second set of **electronic** signals, the number on the document is **printed** in Magnetic Ink Character Recognition Code.
ADVANTAGE - Prevents fraud of bank documents.
Dwg.1/4
Title Terms: PROCESS; BANK; DOCUMENT; CHEQUE; PRINT; NUMBER; INDICATE; AMOUNT; OPTICAL; READ; NON; MAGNETIC; CODE; ORDINARY; NUMBER; CODE; **ELECTRONIC** ; READ
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-015/30**
File Segment: EPI

23/5/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008556153 **Image available**
WPI Acc No: 1991-060188/199109
XRPX Acc No: N91-046663
Computer with ram-based video intergrated circuit - comprising one or more banks **of system RAM shared by** both **CPU and video display circuitry to provide video signal for CRT monitor**
Patent Assignee: APPLE COMPUTER INC (APPY)
Inventor: BAILEY R L; HOWARD B D; BALLEY R; BAILEY R
Number of Countries: 004 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2235314	A	19910227	GB 9016822	A	19900731	199109 B
AU 9060014	A	19910214				199114
FR 2650902	A	19910215				199114
US 5151997	A	19920929	US 89392094	A	19890810	199242
AU 634263	B	19930218	AU 9060014	A	19900731	199314
GB 2235314	B	19930929	GB 9016822	A	19900731	199339

Priority Applications (No Type Date): US 89392094 A 19890810
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5151997	A		15	G06F-007/00	

AU 634263 B G06F-003/153 patent AU 9060014
GB 2235314 B 31 G06F-013/16

Abstract (Basic): GB 2235314 A

A computer provides a video signal for display has a central processing unit (CPU) (13) which executes a program to provide video data for a display (27) which is organised as a matrix of pixel elements. Each pixel element is represented by a certain number of bits of video data stored within a random-access memory (RAM) (43) in the computer.

A video integrated circuit (14) is coupled to the RAM (43) to provide N bits of video data per pixel to the display at a dot clock rate consistent with the requirements of the display. This video circuit (14) rather than having its own video RAM, shares the system memory (i.e. RAM) with the CPU. A memory controller (12) arbitrates access to the RAM between the CPU and the video circuit in a manner that denies access to the RAM by the CPU whenever the video circuit is reading video data from the RAM.

ADVANTAGE - All of video circuitry is incorporated on single **printed** circuit board with rest of computer circuitry, obviating need for separate video card with its own expensive video RAM, and permitting access to video data at substantially faster rate than that of past systems. (37pp Dwg.No.1/6)

Title Terms: COMPUTER; RAM; BASED; VIDEO; CIRCUIT; COMPRISE; ONE; MORE; **BANK** ; SYSTEM; RAM; SHARE; CPU; VIDEO; DISPLAY; CIRCUIT; VIDEO; SIGNAL; CRT; MONITOR
Derwent Class: T01
International Patent Class (Main): **G06F-003/153 ; G06F-007/00 ; G06F-013/16**
International Patent Class (Additional): **G06F-003/15 ; G06F-015/62**
File Segment: EPI

23/5/13 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008180122 **Image available**
WPI Acc No: 1990-067123/199009
XRPX Acc No: N90-051608
Branch printing system for personalised cheque **book - prints branch and client details on pre-** printed **continuous form with perforations** allowing separation into cheque forms
Patent Assignee: DATA B SRL (DATA-N)
Inventor: SERENI G
Number of Countries: 031 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9000979	A	19900208	WO 88IT70	A	19880930	199009	B
PT 88845	A	19900208				199009	
ES 2012864	A	19900416	ES 883173	A	19881019	199021	
AU 8824882	A	19900219				199030	
EP 425483	A	19910508	EP 88908319	A	19880930	199119	

Priority Applications (No Type Date): IT 8821416 A 19880719
Cited Patents: DE 2509086; FR 2188512; FR 2504059; GB 2073661; GB 2111435; GB 2181695; US 4696522
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9000979	A	E	30		

Designated States (National): AT AU BB BG CH DE DK FI GB HU JP KP KR LK LU MC MG MW NL NO RO SD SE SU US
Designated States (Regional): AT BE BR CH DE FR GB IT LU NL SE
EP 425483 A
Designated States (Regional): AT BE CH DE FR GB IT LU NL SE

Abstract (Basic): WO 9000979 A

A printer (16), an **electronic** calculator with memory, a keyboard

(17) and a display (18) are provided. Printing, in **both** ordinary and magnetic ink, as appropriate, is on continuous forms with transverse tear-off lines permitting their separation into strips each of which forms a single cheque with prepared general fixed data relating to Bank head office, e.g. name, figures, straight lines, symbols, etc. common to all cheques.

Memory circuits store specific permanent data pertaining to branch e.g. name, code number, cheque number, etc. and specific variable data pertaining to client e.g. name, account number.

ADVANTAGE - System allows any bank branch or office produce **personalised cheque** books as and when required.

1/16

Title Terms: BRANCH; PRINT; SYSTEM; PERSON; CHEQUE; BOOK; PRINT; BRANCH; CLIENT; DETAIL; PRE; PRINT; CONTINUOUS; FORM; PERFORATION; ALLOW; SEPARATE; CHEQUE; FORM
Derwent Class: P76; T04; T05
International Patent Class (Additional): B42C-015/04; B42D-005/02; B42D-015/00; G05B-015/00; **G06F-003/12** ; **G06F-015/30**
File Segment: EPI; EngPI

23/5/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX

004032578
WPI Acc No: 1984-178120/198429
XRPX Acc No: N84-132962
Image processor for scanning documents e.g. cheque - separates line image data from complex background by analysing both **contrast and shape**
Patent Assignee: IBM CORP (IBMC)
Inventor: ROHRER G D
Number of Countries: 017 Number of Patents: 012
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 113410	A	19840718	EP 83111413	A	19831115	198429	B
AU 8321656	A	19840621				198432	
NO 8304573	A	19840709				198434	
BR 8306707	A	19840717				198436	
DK 8305715	A	19840730				198437	
FI 8304547	A	19840731				198437	
ZA 8307396	A	19840613				198439	
ES 8407608	A	19841216				198509	
US 4590606	A	19860520	US 82449287	A	19821213	198623	
CA 1204672	A	19860520				198625	
EP 113410	B	19891011				198941	
DE 3380724	G	19891116				198947	

Priority Applications (No Type Date): US 82449287 A 19821213
Cited Patents: 1.Jnl.Ref; A3...8647; No-SR.Pub; US 3805239; US 3936800; US 4326258
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 113410	A	E	41		
Designated States (Regional): CH DE FR GB IT LI NL SE					
EP 113410	B	E			
Designated States (Regional): CH DE FR GB IT LI NL SE					

Abstract (Basic): EP 113410 A

The image processor has a scanner (14) for a target area (16) which generates a sequence of grey level value signals, one per picture element (pel) over the scanning pattern (12). A buffer (20) holds at all times a target pel (37) indexed progressively through the scan, with signals for geographically adjacent the pels (33-36) forming a window.

A logic (21) generates difference signals representing the net grey level value changes between opposed pairs of boundary pels (33-34, 35-36). A second logic (24,26) codes the target pel in terms derived

from the difference signals indicating significance and value or insignificance. A store (25) accumulates the coding, pel by pel. A third logic (27) processes the stored coding, resulting in a line image of the target area.

USE/ADVANTAGE - In **banking** processing documents such as cheques, deposit slips etc. The system can separate line text from **printed** background patterns of the kind found on cheques. The processor can operate at speeds compatible with the rate of document **presentation** found in cheque processors while requiring low processing and storage capabilities. Output data is provided in a compressed format to reduce equipment cost. Inferior image data can be **electronically** detected while scanning.

1/9

Title Terms: IMAGE; PROCESSOR; SCAN; DOCUMENT; CHEQUE; SEPARATE; LINE; IMAGE; DATA; COMPLEX; BACKGROUND; ANALYSE; CONTRAST; SHAPE
Index Terms/Additional Words: CHECK
Derwent Class: P75; T01; T04; W02
International Patent Class (Additional): B41L-019/00; **G06F-015/20** ; G06K-009/36; H04L-000/00; H04N-001/40
File Segment: EPI; EngPI

23/5/15 (Item 15 from file: 347)
DIALOG(R)File 347:JAPIO

05795891 **Image available**
ELECTRONIC SETTLEMENT METHOD OF ACCOUNTS

PUB. NO.: 10-078991 [JP 10078991 A]
PUBLISHED: March 24, 1998 (19980324)
INVENTOR(s): GOTO HIROSHI
APPLICANT(s): A L K KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-231727 [JP 96231727]
FILED: September 02, 1996 (19960902)
INTL CLASS: [6] **G06F-019/00** ; **G06F-017/60** ; G07D-009/00; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT

PROBLEM TO BE SOLVED: To settle the accounts with no transfer of cash.

SOLUTION: A customer (a) previously opens an **electronic** account at a **bank** by contract for payment and transfers a fixed amount from his deposit account. A pair of a password number and one or plural reception numbers (random numbers) is set to the **electronic** account. When the payment is performed, the customer (a) notifies a person in charge of a store C of his reception number, password number, **bank** name and telephone number respectively. The person in charge of the store C contacts the **bank** via a telephone or a FAX telephone and inputs the reception number and the password number of the customer (a) by dialing. Then the person in charge of the store C confirms an aural answer telling that the balance of **electronic** account of the customer (a) is equal to .yen.100,000, for example, and then inputs the **bank** code and account number of the store C (transferee) by dialing. When the transfer processing is carried out, the due **printed** forms are sent later to **both** store C and customer (a) respectively. The necessary data are **printed** on the spot when the FAX telephone is used.

23/5/16 (Item 16 from file: 347)
DIALOG(R)File 347:JAPIO

01546171 **Image available**
TRANSACTION DEVICE

PUB. NO.: 60-024671 [JP 60024671 A]
PUBLISHED: February 07, 1985 (19850207)
INVENTOR(s): AKIYAMA HARUOMI
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 58-133254 [JP 83133254]
FILED: July 20, 1983 (19830720)
INTL CLASS: [4] **G06F-015/30** ; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic **Banking**); R116 (**ELECTRONIC** MATERIALS -- Light Emitting Diodes, LED
JOURNAL: Section: P, Section No. 366, Vol. 09, No. 148, Pg. 20, June 22, 1985 (19850622)

ABSTRACT

PURPOSE: To check up in each separate time a transaction quantity of one day and a quantity left in a device by providing separately a counting means for counting a quantity of transacted securities, etc. and offering them to the first examination processing, and said means for counting them in the same way and offering them to the second examination processing.

CONSTITUTION: When a transaction is executed by the same method as a regular cash automatic paying device, and a **settlement** of the transaction is decided, ''1'' is added to the number of cases of payment-out counted separately by **both** a transaction careful examining counter 26d and a cash careful examining counter 26e. Simultaneously, the **present** paying-out (paying-in) amount is added (subtracted) to and from a paying-out amount counted separately by **both** of them, and a total of a transaction amount is updated. Next, a transaction examination processing is executed by depressing a transaction examination processing setting key 410 by a clerk, or by a signal from a computer 402, and the number of cases of transaction counted by the counter 26d and the paying-out amount are **printed** with the date. When the clerk depresses a cash examination processing setting key 11, the number of cases of transaction of the counter 26e, the paying-out amount, and the set number of contained sheets are **printed** with the date. The clerk can calculate the remaining sheet number from the **printed** numeral.

23/5/17 (Item 17 from file: 347)
DIALOG(R)File 347:JAPIO

00934870 **Image available**
ELECTRONIC TELLER'S MACHINE

PUB. NO.: 57-085170 [JP 57085170 A]
PUBLISHED: May 27, 1982 (19820527)
INVENTOR(s): TSUNODA TAKASHI
APPLICANT(s): CANON INC [000100] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 55-161376 [JP 80161376]
FILED: November 18, 1980 (19801118)
INTL CLASS: [3] **G06F-015/30**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic **Banking**)
JOURNAL: Section: P, Section No. 139, Vol. 06, No. 168, Pg. 64, September 02, 1982 (19820902)

ABSTRACT

PURPOSE: To always display the **present** amount information, by providing a memory for storing a kind of coins, a kind of **paper** money, or its **present** amount in a prescribed address, a control device for always accessing to its address and reading out said data and an indicator.

CONSTITUTION: When a key of an input device 10 is operated, a CPU11 executes an operation processing in accordance with an instruction sequence

of an ROM12. When an output of a signal line l1 of the CPU11 is changed to ''0'' from ''1'', a multiplexer 15 is made effective through an FF16. Subsequently , the CPU11 calls a data from an RAM13 and stores an operation result of a kind of coins, a kind of **paper** money, or the **present** amount information of **both** the kinds, to a designated address of an RAM15' through the multiplexer 15. Immediately after said processing, an output of a signal line l3 of the CPU11 is made ''0'' and the multiplexer 15 is made invalid. Also, an output of a signal line l2 is made ''1''. On the other hand, when the multiplexer 15 is made invalid, a CRT control device 14 accesses to a designated address of the RAM15', and displays a read-out data on a CRT indicator 17 through an interface 16.

```
Set     Items   Description
S1          2   AU=(BORCHEW M? OR BORCHEW, M ? OR HAUK E? OR HAUK, E?)
S2     299138   GUI? ? OR GRAPHICAL(1W)INTERFACE? OR WEBSITE? OR WEBPAGE? -
            OR WEB()(SITE? OR PAGE?) OR HOME()PAGE? OR HOMEPAGE? OR MOTIF?
             OR CUI? ? OR CHARACTER(2W)INTERFACE? OR VIRTUAL? OR PORTAL? -
            OR DISPLAY? ? OR VR OR AVATAR?
S3     338781   AUCTION? OR TRAD???? OR STOCK? ? OR METAAUCTION? OR MULTIA-
            UCTION? OR DUTCHAUCTION? OR EXCHANGE? OR MARKET? ? OR BROKER?
            OR NASDAQ OR DOW OR NYSE OR BIG()BOARD OR LSE OR CBOT OR CME -
            OR EUREX OR SALE? ? OR BIDD??? OR NIKKEI? OR TSE
S4     959209   SIMULAT? OR DEPICT? OR REPRESENT? OR IMITAT? OR MIRROR? OR
            MIMIC? OR RESEMBL? OR ANALOG? OR METAPHOR? OR MODEL? OR ICON?
S5     996229   PLURAL? OR MULTIPL? OR MANY OR SEVERAL OR NUMEROUS OR DIFF-
            ERENT
S6     153415   S5(5N)(USER? OR PERSON? OR INDIVIDUAL? OR VISITOR? OR GUES-
            T? OR MEMBER? OR SOMEONE OR ANYONE OR PEOPLE? OR BUYER? OR CO-
            NSUMER? OR CUSTOMER? OR PURCHASER? OR PARTY OR PARTIES OR SUR-
            FER? OR CLIENT? OR TRADER? OR BIDDER? OR SELLER?)
S7     259603   CODE? ? OR DECODE? ? OR SOFTWARE OR HARDWARE OR FIRMWARE OR
             MIDDLEWARE?
S8          1   S1 AND S2 AND S3 AND S4
S9       8025   S2(10N)S3
S10       678   S9(10N)S4
S11        65   S10(S)S6
S12        30   S11 AND IC=G06F-017/60
S13        30   S12 OR S8
?show files
File 348:EUROPEAN PATENTS 1978-2002/APR W01
         (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020411,UT=20020404
         (c) 2002 WIPO/Univentio
```

13/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00893452 **Image available**
COMMUNICATION NETWORK BASED SYSTEM AND METHOD FOR AUCTIONING SHARES ON AN INVESTMENT PRODUCT
SYSTEME FONDE SUR UN RESEAU DE COMMUNICATION ET PROCEDE PERMETTANT LA VENTE AUX ENCHERES D'ACTIONS D'UN PRODUIT D'INVESTISSEMENT
Patent Applicant/Inventor:
PODSIADLO Eugene Lawrence, 301 North Harrison Street, Suite 185, Princeton, NJ 08540, US, US (Residence), US (Nationality)
Legal Representative:
MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200227598 A1 20020404 (WO 0227598)
Application: WO 2001US29517 20010921 (PCT/WO US0129517)
Priority Application: US 2000668547 20000925
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7893

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... Invention in which.

FIG. I is a high-level diagram showing a server and a **plurality** of **bidder** computers
interconnected via a communications network;
FIG. 2 is a high-level diagram of a...

...determining winning bidders; FIG. 13 is a flowchart showing a preferred process of determining losing **bidders** ; FIG. 14 is an illustrative **web page** showing infonnation about a past **auction** ; 5 FIG. 15 **depicts** an illustration of a preferred dollar return on winning bids plot according to a highest...

13/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00885066 **Image available**
MULTILINGUAL SHOPPING METHOD, MULTILINGUAL SHOPPING SYSTEM, AND BROKERAGE COMPUTER
PROCEDE ET SYSTEME DE COMMERCE MULTILINGUE, ET ORDINATEUR DE COURTAGE
Patent Applicant/Inventor:
MATSUOKA Seiho, 2nd Floor, 2-21-3, Kume, Naha-shi, Okinawa, 900-0033, JP, JP (Residence), JP (Nationality)
Legal Representative:
FUKUSHIMA Yasubumi (agent), Haneji Bldg. 3rd Floor, 1-1-47, Higawa, Naha-shi, Okinawa 900-0022, JP,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200219187 A1 20020307 (WO 0219187)
Application: WO 2000JP5795 20000828 (PCT/WO JP0005795)

Priority Application: WO 2000JP5795 20000828
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: Japanese
Filing Language: Japanese

Main International Patent Class: **G06F-017/60**

English Abstract
A multilingual shopping system for e-shopping by which the **user** of one of **different** countries can do e-shopping as if the user were in the user's country...

...on the terminal (3), and sends the information on the commodity (Ai) and the information **represented** by the language of the country of the **virtual** shop **brokerage** computer that provides the commodity (Ai) to the **virtual** shop **brokerage** computer.

13/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00871075 **Image available**
VIRTUAL INTERACTIVE GLOBAL EXCHANGE
ECHANGE GLOBAL INTERACTIF VIRTUEL
Inventor(s):
SARMA Sanjay, 67 Hurd Road, Belmont, MA 02478, US,
Patent Applicant/Inventor:
MELKOMIAN Raymond, 68-23 Douglaston Parkway, Douglaston, NY 11362, US, US (Residence), US (Nationality)
Legal Representative:
SAPONE William J (agent), Coleman Sudol Sapone P.C., 714 Colorado Avenue, Bridgeport, CT 06605, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200205182 A1 20020117 (WO 0205182)
Application: WO 2001US21377 20010706 (PCT/WO US0121377)
Priority Application: US 2000216195 20000706
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11633

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description
Claims

Detailed Description
... for storing a plurality of visual images, each of which corresponds to a visually
aecurate **representation** of **multiple traders** ; and
1 5 means for generating an interactive **virtual trading** floor space and for generating **virtual** images of the **multiple traders** thereon

and for supporting interactive **trading** between the **multiple users** ; and means for **multiple traders** to interact via their virtual **multiple trader personas** on the virtual trading floor.

The system above can further comprise means for recording and...

...The virtual exchange can comprise at least one server for generating the virtual trading floor, **multiple traders** networked to and in communication with the server for interacting with other traders via, voice recognition and/or hand signals so'as to **simulate** a **virtual** open out cafl **auction** system for the products **traded** .

A method of the invention comprises providing a method for trading products in a virtual...

...providing control signals from the trader to the avitar to direct the avitar in the **virtual** reality **trading** floor, observing other **traders** in the **virtual** reality **trading** floor; and interacting the **avatars** of **multiple traders** to **simulate** an open out call. **auction** and 1 5 completing **trades** on the **virtual trading** floor.

While preferred emboditnents of the present invention have been shown and described, (inverted exclamation...

Claim

... claim 1 further comprising at least one server for generating the virtual trading floor, the **plurality** of **traders** networked to and in communication with the server for interaction via voice recognition and/or hand signals so as to **simulate** a **virtual** open out call **auction** system.

7 A method for **trading** financial products in a **virtual** reality environment comprising: providing a **virtual** reality generator for producing 3 -dimensional images of a **trading** floor
36
to generate a virtual reality trading floor;
providing a plurality of avatars within the virtual reality trading floor corresponding to a
plurality of **traders** ;
providing control signals from a trader to a corresponding **avatar** to direct the
corresponding **avatar** on the **virtual** reality **trading** floor;
observing other **traders** via their corresponding **avatars** on the **virtual** reality **trading** floor; interacting the **avatars** of the **plurality** of **traders** to **simulate** an open out call **auction** ; and completing **trades** on the **virtual trading** floor. 8 . The method of ciaim 7 flirther comprising recording and storing the interactive trades ...

...further comprising a host computer system for monitoring the multiple servers to assure ---that the **plurality** of **traders** view the same **virtual trading** floor and **avatars** , at substantially the same time.

22 A computer **trading** system for **trading** financial products comprising:
means for creating a **virtual** environment **simulating** a **trading** floor;
means for providing multiuser registration for accessing the trading floor; means for establishing an...

13/3,K/4 (Item 4 from file: 349)

00852900 **Image available**

METHOD AND APPARATUS FOR MARKETING WITHIN A COMPLEX PRODUCT SPACE
PROCEDE ET SYSTEME DE COMMERCIALISATION DOTE D'UN ESPACE DES PRODUITS COMPLEXE

Patent Applicant/Assignee:
KNOWLEDGELINK, 370 North Westlake Boulevard, Suite 140, Westlake Village, CA 91362, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
MEHROTRA Sunil, 370 North Westlake Bouelvard, Suite 140, Westlake Village, CA 91362, US, US (Residence), US (Nationality), (Designated only for: US)
FASCIANO Mark, 370 North Westlake Bouelvard, Suite 140, Westlake Village, CA 91362, US, US (Residence), US (Nationality), (Designated only for: US)
TRUDEAU Marc, 370 North Westlake Bouelvard, Suite 140, Westlake Village, CA 91362, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
RAHN LeRoy T (agent), Christie, Parker & Hale LLP, P.O. Box 7068, Pasadena, CA 91109-7068, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200186560 A1 20011115 (WO 0186560)
Application: WO 2001US14989 20010508 (PCT/WO US0114989)
Priority Application: US 2000203518 20000508; US 2000217618 20000711; US 2001753985 20010102
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11005

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... the present invention.

FIG. 3 is a use case diagram of an e-commerce merchandising **portal** Internet **website** supporting the LBBS **sales model** aceording to the present invention. In this scenario, a **Website** serves as a merchandising portal that enhances interaction between a **plurality** of **customers** , 3 5 suppliers, and dealers. Aportal merchandiser 300 establishes amerchandising portal website 302 on the...

13/3,K/5 (Item 5 from file: 349)

00850768 **Image available**
METHOD AND SYSTEM FOR INITIATING AND CLEARING TRADES
PROCEDE ET SYSTEME DESTINES A LANCER ET A COMPENSER DES ECHANGES

Patent Applicant/Assignee:
AMERICAN INTERNATIONAL GROUP INC, 70 Pine Street, New York, NY 10270, US, US (Residence), US (Nationality)
Inventor(s):
FEILBOGEN Robert J, 1239 Hardscrabble Road, Chappaqua, NY 10514, US,
VARNISH Paul, 27 Old Gloucester Street, London WC1N 3XX, GB,
Legal Representative:
HIRSHAUT Tzvi (agent), Proskauer Rose LLP, Patent Department, 1585

Broadway, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184450 A1 20011108 (WO 0184450)
Application: WO 2001US14422 20010504 (PCT/WO US0114422)
Priority Application: US 2000202381 20000504; US 2000203324 20000511; US 2000207570 20000526
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14946

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... wherein like reference numerals denote similar elements throul out the several views.

FIG. 1 depicts **several** prior art systems on which **customers** can communici
with price providers;
FIG. 2 depiets an example of the various relationships among...

...is a flow chart illustrating the basic steps for initiating and, execua trades;
FIG. 4 **depicts** an example of the streamlined relationships among the custome.

portals , and price providers who **exchange** data relating to the **trading** of financl
instruments in aecordance with the present invention;
FIG. 5 depicts a first example...

13/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00850633 **Image available**
INTERNET-BASED SYSTEMS AND METHODS OR REALLOCATING AND SELLING USED INDUSTRIAL EQUIPMENT AND MACHINERY
SYSTEMES ET PROCEDES SE BASANT SUR L'UTILISATION D'INTERNET POUR LA REDISTRIBUTION ET LA VENTE D'EQUIPEMENTS ET MATERIEL INDUSTRIELS USAGES
Patent Applicant/Assignee:
ASSETTRADE, Suite 200, 1016 West 9th Avenue, King of Prussia, PA 19406, US, US (Residence), US (Nationality)
Inventor(s):
KOHN Robert D, 3052 North Atlantic Boulevard, Fort Lauderdale, FL 33308, US,
COSTELLO Thomas, 1400 West Woodbank Way, West Chester, PA 19380, US,
YAYAC Robert, 134 North Village Lane, Chadds Ford, PA 19317, US,
BRADLEY Brian, 4 Victorian Court, Wayne, PA 19087, US,
Legal Representative:
STEIN Michael D (agent), Woodcock Washburn Kurtz Mackiewicz & Norris LLP, 46th Floor, One Liberty Place, Philadelphia, PA 19103, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200184278 A2-A3 20011108 (WO 0184278)
Application: WO 2001US14171 20010502 (PCT/WO US0114171)
Priority Application: US 2000201191 20000502

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11505

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... as recited in claim 6, wherein said direct sales include the use of a direct **sale** model comprising:
providing to a **user** a **Web page** displaying a **plurality** of vertical industry
catalogs;
providing a listing of categories and sub-categories of assets or...

13/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00846419 **Image available**
INTERNET-BASED SYSTEM FOR IDENTIFICATION, MEASUREMENT AND RANKING OF INVESTMENT PORTFOLIO MANAGEMENT, AND OPERATION OF A FUND SUPERMARKET, INCLUDING "BEST INVESTOR" MANAGED FUNDS
SYSTEME INTERNET PERMETTANT L'IDENTIFICATION, L'EVALUATION ET LE CLASSEMENT DE LA GESTION DE PORTEFEUILLES D'INVESTISSEMENT ET L'OPERATION D'UN SUPERMARCHE DE FONDS COMPRENANT DES FONDS GERES PAR LES<= MEILLEURS INVESTISSEURS >=
Patent Applicant/Assignee:
MARKETOCRACY INC, Suite B 2, 881 Fremont Avenue, Los Altos, CA 94024, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
KAM Kendrick W, 26888 Almaden Court, Los Altos, CA 94022, US, US (Residence), US (Nationality), (Designated only for: US)
HORN Bruce L, 207 Ridgecrest Drive, Mammoth Lakes, CA 93456, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
DULIN Jacques M (agent), Innovation Law Group, Ltd., Suite 101, 851 Fremont Avenue, Los Altos, CA 94024, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200180143 A1 20011025 (WO 0180143)
Application: WO 2001US12540 20010417 (PCT/WO US0112540)
Priority Application: US 2000197569 20000417; US 2000610160 20000705; US 2000610163 20000705; US 2000610164 20000705; US 2000231058 20000908; US 2001261885 20010116
Designated States: AE AL AU BA BG BR CA CN CZ EE GE HR HU ID IL IN IS JP KR LT LV MK MN MX NO NZ PL PT RO SG SI SK TR UA US UZ VN YU ZA
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9655

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... of financial instruments. 7) A method as in claim 1 wherein said portfolio is a **model** portfolio. 8) A method as in claim 7 wherein said **trades** are **virtual** **trades** carried out by said trusted 3rd party in a **simulated** market managed by said trusted 3'd party 9) A method as in claim 8 wherein said **simulated** market is a rules-based **market** . 10) A method as in claim 9 whercin:
a) said **virtual** **trades** **mirror** **trades** of corresponding real financial instruments; and b) said trusted third party executes said virtual trades...

...claim 18 wherein, on a paid subscription basis, subscribers may access at least one of **model** portfolio **virtual** **trades** and bulletin board postings of other individual investors. 20) A method as in claim. 1... said trusted third party
33
financial instrument;
i) said virtual financial instruments are selected to **mirror** corresponding real
instruments available in at least one real financial **market** ;
b) qualifying site visitors who apply for **virtual** investor ponfolios as member investors and. assigning at least one unique virtual portfolio identifier to cach member portfolio;
c) operating said evaluation amongst a **plurality** of **members** , including;
i) assigning to each individual member at least one iTAV/NAV related to a ...
...virtual portfolio through said site;
iii) tracking the performance of said virtual portfolio as an **analog** of the performance of the corresponding real instruments in said **virtual** portfolio in said
at least one real **market** ;
iii) reporting to individual members the performance of each of said member's
portfolios as...

...to said meniber; and. e) periodically posting the comparative results of the performance of a **plurality** of **member** 's portfolios on said site for viewing by others, including at least one of visitors...

...Method as in claim 52 wherein said evaluation is operated as a competition amongst a **plurality** of **members** , and which includes identifying a preselected number of highly ranked members in a preselected time...Intemet and e-mail. 64) A method as in claim 60 wherein. the funds are **virtual** , the ponfolio instruments are **virtual** **analogs** of real instruments, said **trades** are **virtual** **trades** which **mirror** the real **market** in said real instruments, and said trading period comprises at least a first round of...

13/3,K/8 **(Item 8 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT

00843140
VIRTUAL TRADING FLOOR SYSTEM
SYSTEME DE BASE DE COMMERCE VIRTUEL
Patent Applicant/Assignee:
PROJECT B LLC, 141 West Jackson Boulevard, Chicago, IL 60604, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
HAUK Eric C , 21053 North Crestview Drive, Barrington, IL 60010, US, US (Residence), US (Nationality), (Designated only for: US)
BORCHEW Michael , 2685 Edgewood Lane, River Woods, IL 60015, US, US (Residence), US (Nationality), (Designated only for: US
Legal Representative:
PAQUIN Joseph H Jr (agent), McDermott, Will & Emery, 227 West Monroe,

Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200175731 A1 20011011 (WO 0175731)
Application: WO 2001US10267 20010330 (PCT/WO US0110267)
Priority Application: US 2000540601 20000331
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9667

Patent Applicant/Inventor:
HAUK Eric C ...

...Designated only for: US)
BORCHEW Michael ...
Fulltext Availability:
Detailed Description
Claims

Detailed Description
... The present invention is a virtual trading floor system. Particularly, the present invention is a **virtual** **trading** floor system that **simulates** in real-time the 1 0 **trading** action of actual buying and selling **traders** in a financial **market** and graphically **represents** the buying and selling **traders** on a **display** .

BACKGROUND OF THE INVENTION
I
Historically, **trading** has been conducted on **exchange** floor or **auction** forums, whereby numbers of active participants concurrently bid and offer for the right to buy 1 5 or sell a particular **stock** or commodity. Gathered in a circle or **trading** pit, these **traders** compete against one another by attempting to buy from another **trader** in the **trading** pit at the lowest offered price and/or selling to another **trader** in the **trading** pit at the highest bid price. These **traders** gather in a common forum to buy and sell **stocks** and commodities throughout the **trading** session as the forces of supply and demand are influenced by current related news and events. Some **traders** go so far as to buy and sell the difference in price between like or different **stocks** and commodities in the same or different **markets** . This is a procedure known as arbitrage.

Recently, **stock** and commodity **exchanges** linked their **auction** **market**
activities to off-site locations to enable off-site **traders** to participate in the **auction** process from their homes or offices by calling in their orders to a **broker** . The **broker** relays the order to the **exchange** floor for execution and receives confirmation of the execution of that order from the **exchange** floor. The **broker** thereafter notifies.the off-site **trader** that initiated the order of the execution price and quantity.

More recently, computer systems and networks have begun replacing the actual **exchanges** or **trading** floors, and now provide a live **auction** **market** for **stocks** and commodities that serves at present hundreds of active participants who monitor price changes in **stocks** and commodities on their computers and react by executing orders via their computer at their off-site location. This entire process is done via computer, without an intermediary **broker** , communicating with servers that utilize an application programmer interface (API) to recognize the off-site

steps of-.
generating data;
receiving said data; and
displaying said data in the form of a plurality of buying and selling **trader metaphors representative** of actual buying and selling **traders** .
29

13/3,K/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00839925 **Image available**
SYSTEM AND METHOD FOR PURCHASING A COMMERCIAL ASSET VIA ELECTRONIC COMMERCE USING SINGLE USER ACTION OF BUYER AND SELLER
SYSTEME ET PROCEDE D'ACHAT D'UN BIEN COMMERCIAL VIA LE COMMERCE ELECTRONIQUE AU MOYEN D'UNE SEULE ACTION UTILISATEUR DU VENDEUR ET DE L'ACHETEUR
Patent Applicant/Assignee:
ZULUNET INC, 6200 Hazeltine National Drive, Orlando, FL 32822, US, US (Residence), US (Nationality)
Inventor(s):
FOX Peter F, 950 Lancaster Drive, Orlando, FL 32806, US,
Legal Representative:
WARTHER Richard K (agent), Allen, Dyer, Doppelt, Milbrath & Gilchrist, P.A., 255 South Orange Avenue, Suite 1401, P.O. Box 3791, Orlando, FL 32802-3791, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200173592 A2 20011004 (WO 0173592)
Application: WO 2001US9759 20010327 (PCT/WO US0109759)
Priority Application: US 2000537852 20000328; US 2000575777 20000522
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14695

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... into and through various search pages and search result pages. Although FIGS. 14-26A represent **different** open windows and graphical **user** interface screens, they are only one example in any number of different types of windows...

...figures, the various trade forum, trade files and other trade areas are also at times **represented** by a **trade** designation known as "Zulu." An example of a **website** location is CargoReservations.com and is displayed on various windows. Although any number of different...

13/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00833792 **Image available**
SYSTEM AND METHOD FOR MULTI-SOURCE TRANSACTION PROCESSING
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS A PLUSIEURS SOURCES
Patent Applicant/Assignee:
PCORDER COM, 5001 Plaza on the Lake, Austin, TX 78746, US, US (Residence), US (Nationality)
Inventor(s):
POSTELNIK Igor, 8101 Avella Drive, Austin, TX 78729, US,
GOLDFEIN Jocelyn E, 11603 Ladera Vista Drive, #28, Austin, TX 78759, US,
GILBERT Phil G, 1111 Kinney Avenue, Austin, TX 78704, US,
Legal Representative:
CAMPBELL Samuel G (agent), Skjerven Morrill MacPherson LLP, 9600 Great Hills Trail, Suite 300W, Austin, TX 78759, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200167348 A2 20010913 (WO 0167348)
Application: WO 2001US6761 20010302 (PCT/WO US0106761)
Priority Application: US 2000518766 20000303
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10456

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... multi-source order request servicing system that allows the merchant's systems to communicate with **multiple** sources, including other **parties** ' order request management systems. The multi-source information integration and routing system to integrates complete...

...one merchant. The multisource order request servicing system should enable a merchant to use a **virtual** direct **sales model** to its customers. Finally, the multi-source order request servicing system should be capable of...use a single order request servicing system I 1 0 to service the orders of **multiple clients** . The order request servicing system is designed to enable different business relationships and business rules...

...1 5 fulfilling orders of each client. This design enables complex supply chains to be **modeled** and provides the flexibility needed to enable the **virtual** direct **sales model** . Again in this situation, the order request servicing system I 1 0 serves as a...

13/3,K/11 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00821299
BIDDING PROCESS
PROCESSUS D'APPEL D'OFFRES
Patent Applicant/Assignee:
POPDYNAMICS INC, P.O. Box 1332, Fredericksburg, VA 22405, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
PRICE Jett, 38 Dove Lane, Fredericksburg, VA 22405, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:

MALONEY Denis G (agent), Fish & Richardson P.C., 225 Franklin Street, Boston, MA 02110-2804, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200154023 A1 20010726 (WO 0154023)
Application: WO 2001US1606 20010118 (PCT/WO US0101606)
Priority Application: US 2000484960 20000118
Parent Application/Grant:
Related by Continuation to: US 2000484960 20000118 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5696

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... or not to override the values
determined by a vendor's proprietary algorithms.

28 The **bidding** process of claim 24 wherein the **web page depicts** information on a per phase basis.

29 A **bidding** process comprising:
retrieving **multiple** profiles of **customers** interested in a given service;
bundling ...a portfolio;
calculating group statistics for the portfolio; and
initiating a bidding process with a **plurality** of vendors on behalf of **customers** in the portfolio, said process comprising:
a first phase where a listing of values offered...

13/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816833 **Image available**
WEB SITE CONSUMER ATTENTION CAPTURING SYSTEM AND METHOD
SYSTEME ET PROCEDE PERMETTANT DE CAPTER L'ATTENTION DES CONSOMMATEURS SUR UN SITE WEB
Patent Applicant/Assignee:
GENERAL ELECTRIC COMPANY, 1 River Road, Schenectady, NY 12345, US, US (Residence), US (Nationality)
Inventor(s):
HONG Jonah Chongho, 63 Chestnut Lane, Milford, CT 06460, US,
Legal Representative:
SNYDER Bernard (et al) (agent), General Electric Company, 3135 Easton Turnpike W3C, Fairfield, CT 06431, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200150371 A2 20010712 (WO 0150371)
Application: WO 2000US31404 20001115 (PCT/WO US0031404)
Priority Application: US 99173745 19991230; US 2000640696 20000818
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8486

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... a plurality of hidden icons, said hidden icon page selector module configured to select a **plurality** of **consumer** target sections containing item in @.orrnation based on at least one of said personal information and said general business information, each of said **plurality** of said **consumer** target sections incl ding at least one respective hidden **icon** .
A system for enticing consumers to a consumer **web site** , containing information on items for **sale** , and capturing the attention of the consu.-2ers while at the web site to cause...

13/3,K/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00814145
A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
CORNELIUS Richard D, 421 14th Street, Santa Monica, CA 90402, US,
STEPNICZKA Andreas, 2200 Sacramento Street, Apt. 503, San Francisco, CA 94115, US,
CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,
Legal Representative:
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200146889 A2 20010628 (WO 0146889)
Application: WO 2000US35216 20001222 (PCT/WO US0035216)
Priority Application: US 99470805 19991222; US 99469525 19991222; US 99470039 19991222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... bill of lading, and the letter of credit.

One fertile source of difficulties for the **seller** is that its bank usually requires that all the documents called for in the L...include financial statements of the buyer. Further, the step of assessing the

credit of the **buyer** may include approving a credit limit, and setting up a line of credit.
BRIEF DESCRIPTION...

...illustrates a variation of the process of Figure 5;
Figure 7 illustrates operation of a **virtual** **trade** financial framework;
Figure 8 **depicts** optional enhancements that may. be offered and performed during operation of
the virtual trade financial...checks electronic documents; Figure 35 illustrates a general, architecture of the Wrade system, including a **buyer** station, a **seller** station, a processing hub, and a credit provider system;
Figure 36 illustrates an exemplary technical...

...64 is a flowchart of a process for approving a line of credit of a **buyer** utilizing a network; ...flowchart that illustrates A process for affording information services while facilitating a transaction between a **buyer** and a **seller** utilizing a network; Figure 67 is a flowchart depicting a process for contracting and fulfilling...

...accordance with one embodiment of the present invention;
Figure 88 is an illustration showing a **multiple** release capability development pipeline in
accordance with one embodiment of the present invention;
Figure 89...

13/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00814140
A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
LEONG Cheah Wee, 16 Jalan BK4/6E, Bandar Kinrara, Puchong, 58200, Selangor, MY,
NG William, 101 Whampoa Drive #15-176, Singapore, SG,
Legal Representative:
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200146846 A2 20010628 (WO 0146846)
Application: WO 2000US35429 20001222 (PCT/WO US0035429)
Priority Application: US 99470030 19991222; US 99470041 19991222; US 99470044 19991222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... accordance with an embodiment of the present invention.

- 15
DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS
Virtual Trading (VTrade) is a "method" of conducting the **trade** finance business that achieves the same results as traditional trade finance through a new value...less disruption to business
Each system is designed to meet the unique requirements of its **users** , and therefore benefits from a **different** mix of testing techniques. In many cases, designers find that the best starting point is...remains a complex task because of the large number of integrated components involved (for example, **multiplatform clients** , **multiplatforin** servers, multitiered applications, communications, distributed processing, and data), which, in turn, results in a large...

13/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00811435 **Image available**
METHOD AND APPARATUS FOR COMPLETION OF FIELDS ON INTERNET WEBPAGE FORMS
PROCEDE ET APPAREIL DE REMPLISSAGE DE CHAMPS DEFINIS DANS LES FORMULAIRES DE PAGES WEB SUR INTERNET
Patent Applicant/Assignee:
INFOSPACE INC, 601 - 108th Avenue, N.E., Suite 1200, Bellevue, WA 98004, US, US (Residence), US (Nationality)
Inventor(s):
HARIDAS Ramesh, 45 Hamilton Lane, Oak Brook, IL 60521, US,
MARKUS Matthew A, 515 O'Farrell Street, #111, San Francisco, CA 94107, US
,
Legal Representative:
HOPE Leonard J (agent), Christensen O'Connor Johnson & Kindness PLLC, Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200145022 A2-A3 20010621 (WO 0145022)
Application: WO 2000US41802 20001102 (PCT/WO US0041802)
Priority Application: US 99434339 19991105
Designated States: AU BR IN JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 5554

International Patent Class: **G06F-017/60** ...
Fulltext Availability:
Detailed Description

Detailed Description
... nodes
labeled Ml through M5) are shown communicating with the PB host 502. A vast **plurality** of **customers** (nodes labeled "C") are shown interacting with the various merchants Ml-M5. Certain example customers...their customer data proprietary. However, certain
PB hosts might find it advantageous to share or **trade** customer data to facilitate automatic form filling across **portal** boundaries.
Accordingly, arrows 512, 514, and 516 **represent** interactions which might occur between PB hosts 502, 504 and 506 respectively. If the portals...

13/3,K/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00807436 **Image available**
METHOD AND SYSTEM FOR TRACKING AND REWARDING CONNECTION TIMETO A NETWORK

RESOURCE

PROCEDE ET SYSTEME POUR SURVEILLER ET RECOMPENSER LE TEMPS DE CONNEXION A UNE RESSOURCE RESEAU

Patent Applicant/Assignee:
STICKITSWEEPSTAKES LLC, 314 South State Street, Dover, DE 19901, US, US (Residence), US (Nationality)

Inventor(s):
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Legal Representative:
ROSENTHAL Robert E (et al) (agent), Duane, Morris & Heckscher LLP, One Liberty Place, Philadelphia, PA 19103-7396, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200141015 A1 20010607 (WO 0141015)
Application: WO 2000US32507 20001129 (PCT/WO US0032507)
Priority Application: US 99167982 19991130; US 2000722904 20001127

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 19229

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... face-toface meeting. This interaction can occur in any situation in which two or more **individuals** at **different** remote locations can speak to each other while viewing content at a particular website at...

...them, whether face to face, or otherwise and for any reason. This will enable sales **representatives** to engage **sales** prospects and to direct them to navigate **web sites** and to otherwise interact with them in order to view new products while listening to...

13/3,K/17 **(Item 17 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)

Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... with one embodiment of the present invention.

1 5
Figure 86 is a flow diagram **depicting** considerations to be taken into consideration when
identifying the core technologies to be used in...for allowing purchase of products and services via a display catalog. The display catalog may **display** linkable pictures, such as visual **representations** of products for **sale** . The **display** catalog may also **display** linkable text which could **represent** a product or family of products, as well as services offered. Other linkable text or...iv) discussion groups.

The ability to perform cominercial transactions that involve order entry systems Four **different** types of commercial transactions might commonly occur in a commercial onfine service. First, a user...

...advertisements is automatically displayed as well in operation 6202.

In operation 6204, if there are **many** advertisements, the advertisements are rotated so that each gets an equal amount of display time...

...select the items for purchase, as indicated by operation 6104. Payment is then accepted in **exchange** for the selected items in operation 6105. While the **virtual** shopping environment is being used, advertisement information may be displayed which relates to at least...

13/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00800759
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario M5R 2N6, CA,
Legal Representative:
COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200133402 A2 20010510 (WO 0133402)
Application: WO 2000US30423 20001101 (PCT/WO US0030423)
Priority Application: US 99431390 19991101; US 2000520580 20000525
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15078

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... to
Future model would be useful
Table 4
42
Figure 14 is an exemplary graphical **user** interface that embodies the **many** systems and methods set forth in a risk management and modeling system. As shown, the...

...form in the lower portion of the graphical user interface. Further displayed on the graphical **user** interface 412 is a **plurality** of mode icons for initiating various modes of operation. By selecting the icon " How Have...

...of a projection of the user's portfolio as compared to the rest of the **market** . Another **icon** "What should I do" 426 would **display** the result of user making some security swapping to better conform the user's portfolio...

13/3,K/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788804 **Image available**
METHOD AND APPARATUS FOR SIMPLIFIED ARTIST-BUYER TRANSACTIONS
PROCEDE ET DISPOSITIF DE TRANSACTIONS ARTISTE-ACHETEUR SIMPLIFIEES
Patent Applicant/Inventor:
MELE Daniel, 44 Tioga Street, Buffalo, NY 14216, US, US (Residence), US (Nationality)
Legal Representative:
FITZGERALD Thomas R (agent), Jaeckle Fleischmann & Mugel, LLP, 39 State Street, Rochester, NY 14614-1310, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200122318 A1 20010329 (WO 0122318)
Application: WO 2000US25743 20000920 (PCT/WO US0025743)
Priority Application: US 99155070 19990921
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5254

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... sale, and in the general sense any artist producing works of art which can be **represented** for **sale** on the World Wide Web.

By "the **website** " is meant here a single Web site providing a single point of access to **many** artists from Web shoppers.

By " **client** artist" or "client recording artist" is meant here an artist who has registered and contracted...

13/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00783303 **Image available**
USER INTERFACE FOR SEMI-FUNGIBLE TRADING
INTERFACE UTILISATEUR POUR ECHANGES SEMI-FONGIBLES
Patent Applicant/Assignee:
EPIT INC, 14th floor, 351 California Street, San Francisco, CA 94104, US, US (Residence), US (Nationality)
Inventor(s):
FRIESEN Richard W, 132 Ridge Road, Fairfax, CA 94930, US,
KLIZAS Mark C, Apartment 604, 626 Powell Street, San Francisco, CA 94108, US,
Legal Representative:
RAO Dana (et al) (agent), Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200116852 A2 20010308 (WO 0116852)
Application: WO 2000US40797 20000830 (PCT/WO US0040797)
Priority Application: US 99151468 19990830
Designated States: AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15055

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... can expect light trading and relatively stable values for the item.

The pit panel 900 **displays trader icons** 912, observer **icons** 904, and floor **broker icons** 908. Observers are users who are registered to the pit 220 but who are not...

...item and traders, and who assist traders in executing unusual trades, negotiating a deal with **multiple traders** , or providing history and information on traders to others. As the observers do not trade...are displayed as described above.

For example, if 50 computers are being sold in an **auction** , a book axis 1208 **displays** the different bids and **represents** the quantities of the bids through displaying the width of the icon 1220. Multiple auctions...

...the semi-fungible or fungible goods together. Thus, in accordance with the present invention, a **buyer** , **seller** , or observer can view **multiple** auctions on a single interface 1200. In a reverse auction, the interface 1200 can display offers without bids to allow a **buyer** , **seller** , or observer to watch **multiple** reverse auctions. The **buyer** may track **multiple** auctions for which the **buyer** has a bid, a seller

can track various auctions in which the seller is selling...

13/3,K/21 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00774519 **Image available**
AUTOMATED SYSTEM FOR CONDITIONAL ORDER TRANSACTIONS IN SECURITIES OR OTHER ITEMS IN COMMERCE
SYSTEME AUTOMATIQUE DE NEGOCIATION CONDITIONNELLE DE VALEURS MOBILIERES OU D'AUTRES EFFETS DE COMMERCE
Patent Applicant/Inventor:
NIEBOER Robert Scott, 217 Lynwood Terrace, Nashville, TN 37205, US, US (Residence), US (Nationality)
BALCARCE Pedro (Peter) V, 1617 Maple Timber Court, Antioch, TN 37013, US, US (Residence), US (Nationality)
ZHIDOV Ivan N, 3721 Hillbrook Court, Nashville, TN 37211, US, US (Residence), RU (Nationality)
ELDRED Micah James, Apartment 1117, 510 Old Hickory Boulevard, Nashville, TN 37209, US, US (Residence), US (Nationality)
Legal Representative:
BIRCH Anthony L, 6915 Barrett Lane, Bethesda, MD 20814, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200108065 A1 20010201 (WO 0108065)
Application: WO 2000US19567 20000724 (PCT/WO US0019567)
Priority Application: US 99359686 19990723
Designated States: AU BR CN JP KR MX RU US ZA
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 15515

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... between two parties to one in which negotiations take place over a computer network among **several parties** . This phenomena has created a quasi-negotiated/ quasi-auction market in both Nasdaq securities which... invention is to efficiently transact conditional buy and sell orders for items of commerce by **multiple traders** in realtime. It is further an object of the present invention to match or negotiate...9 is a quick-order entry field of the display screen of Fig. 4, which **depicts** quick-order entries and various **trade** reports;
Fig. 1 0 is the soft-key, wild card **display** area of the display screen of Fig. 4; Fig. 1 1 is the market monitor...

13/3,K/22 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00774517 **Image available**
FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR
PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE, ET ECHANGES COMMERCIAUX CORRESPONDANT
Patent Applicant/Assignee:
LONGITUDE INC, 660 Madison Avenue, 23rd Floor, New York, NY 10021, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
BERMAN Paul J, Covington & Burling, 1201 Pennsylvania Avenue, N.W., P.O.

Box 7566, Washington, DC 20044-7566, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200108063 A1 20010201 (WO 0108063)
Application: WO 2000US19447 20000718 (PCT/WO US0019447)
Priority Application: US 99144890 19990721; US 99448822 19991124
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 62845

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... the system. If the trader has been granted access, the software application server 21 0 (**depicted** in FIG. 2) will display to the **trader many user** interfaces which may be of interest. For example, in a preferred embodiment, the trader can...in successive trading periods, each period having its own set of finalized returns, allows the **trader** to lock-in or realize profits and losses in **virtually** continuous time as returns change across the **trading** periods. In a preferred embodiment, the plurality of steps **represented** by process 427 are performed as previously described for the earlier portions of FIG. 5 ...price of IBM common stock at 4:00 p.m. on 8/3/1999. As **depicted** in FIG. 6, the sample HTML page **displays** amount invested in each defined state, and returns available from **Market** Returns database 262 **depicted** in FIG. 4. In this illustration and in preferred embodiments, returns are calculated on transaction server 240 (FIG. 2) using, for example, a canonical DRF. As also **depicted** in FIG. 6, real-time **market** data is displayed in an intraday "tick chart", **represented** by **display** 503, using data obtained from **Market** Data Feed 270, as **depicted** in FIG. 7, and processed by transaction server 240, depicted in FIG. 2. Market data ...

...FIG. 2) by selecting Analyze button 506 in FIG. 6. As returns change throughout the **trading** period, a **trader** may want to **display** how these returns have changed. As **depicted** in FIG. 6, these intraday or intraperiod returns are available from Market Returns database 262...

...embodiment, it is also I 0 possible for each trader to view finalized returns from **Market** Returns database 262. In preferred embodiments that are not **depicted , display** 500. also includes information identifying the group of contingent claims (such as the claim type...to determine whether traders who make investments late in the trading period earn returns statistically **different** from other **traders** . These "late **traders** ," for example, might be capturing informational advantages not available to early traders. In response to...

13/3,K/23 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00766040 **Image available**
METHOD FOR ONLINE DISPLAY AND NEGOTIATION OF CARGO RATES
PROCEDE D'AFFICHAGE EN LIGNE ET NEGOCIATION DE TARIFS DE CARGAISON
Patent Applicant/Inventor:
BARNI Neil A, 2220 Canton Lofts #103, Dallas, TX 75201, US, US
(Residence), US (Nationality)

MILLER Daniel M, 53 Highland Road, Mahopac, NY 10541-2909, US, US (Residence), US (Nationality)
Legal Representative:
JUDSON David H (agent), Hughes & Luce, L.L.P., 1717 Main Street, Suite 2800, Dallas, TX 75210, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200079412 A2 20001228 (WO 0079412)
Application: WO 2000US16178 20000613 (PCT/WO US0016178)
Priority Application: US 99335451 19990617
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6361

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... the present invention may be implemented;
Figure 2 is a simplified user interface illustrated a **home page** for the cargo
data **trading web site** of the present invention;
Figure 3 is a **representative** registration and rate update form for the web site; Figure 4 is a representative user...create and post an anonymous buyer bid on the auction block;
Figure 8 illustrates the **buyer** bid auction block having **several** posted bids; Figure 9 illustrates a user screen by which a registered carrier or freight...
...auction block;
Figure I 1 illustrates a representative seller bids auction block that includes a
plurality of **seller** bids; and
1 5 Figure 12 illustrates a representative user screen by which a customer...

13/3,K/24 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00761423
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE
Patent Applicant/Assignee:
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)
Priority Application: US 99321136 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150133

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... project definition and an implementation plan.

See also Figure 1C. Operation 34 of Figure 1C **displays** a pictorial **representation** of a system including a plurality of components, again, such as the pictorial representation shown...requirements of its users, and therefore benefits from a different mix of testing techniques. In **many** cases, designers find that the best starting point is to build and test low-fidelityprototypes...

...test them with real users, simulating the human-computer interaction. Designs are adjusted and retested **several** times until a usable solution emerges. When it is time to begin coding, developers already...

13/3,K/25 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00761422
BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Patent Applicant/Assignee:
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt, P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073928 A2-A3 20001207 (WO 0073928)
Application: WO 2000US14375 20000524 (PCT/WO US0014375)
Priority Application: US 99320816 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English

Fulltext Word Count: 149371

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... such that, together, the transparency and the overlay depict the indicia coding and the pictorial **representation** in combination. In the alternative, the transparency and overlay may comprise a single unitary **display** device. Further, such device may take the form of a slide, full size transparency, or...requirements of its users, and therefore benefits from a different mix of testing techniques. In **many** cases, designers find that the best starting point is to build and test low-fidelityprototypes...

13/3,K/26 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00752109 **Image available**
ELECTRONIC SECURITIES TRADING SYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE DE TITRES
Patent Applicant/Assignee:
TRADING TECHNOLOGIES INC, 9508 Jollyville Road, Suite 202, Austin, TX 78759, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
DISRAELI David, 9540 Ketona Cove, Austin, TX 78759, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
TAYLOR RUSSELL Gail, Taylor Russell & Russell, P.C., Building One, Suite 1200, 4807 Spicewood Springs Road, Austin, TX 78759, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200065510 A1 20001102 (WO 0065510)
Application: WO 2000US10931 20000421 (PCT/WO US0010931)
Priority Application: US 99296361 19990422
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12678

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... implemented method for electronically trading securities in a computer with a display having a graphical **user** interface with **multiple** windows
comprising:
a. consolidating trading information into a windows based display with multiple windows, the...

...by the user comprises:
L entering the trade order by selecting a stock to be **traded** and sending a
trade order to a **broker** 's Internet **website** comprising:
34

1 establishing and maintaining communication with the **broker** 's **website** ;

2 translating the **trade** order into commands necessary to **simulate trading** from a broker's order screen;

3 sending the commands to the broker's website...

13/3,K/27 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00749567 **Image available**
USER INTERFACE FOR AN ELECTRONIC TRADING SYSTEM
INTERFACE UTILISATEUR POUR SYSTEME DE TRANSACTIONS INFORMATISEES
Patent Applicant/Assignee:
EPIT INC, 14th Floor, 351 California Street, San Francisco, CA 94104, US, US (Residence), US (Nationality)
Inventor(s):
FRIESEN Richard, 132 Ridge Road, Fairfax, CA 94930, US,
HART Peter C, 53 Oakdale Avenue, San Rafael, CA 94901, US,
Legal Representative:
RAO Dana S (et al) (agent), Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200062187 A2-A3 20001019 (WO 0062187)
Application: WO 2000US9369 20000407 (PCT/WO US0009369)
Priority Application: US 99289550 19990409
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13073

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... can expect light trading and relatively stable values for the item.

The pit panel 900 **displays trader icons** 912, observer **icons** 904, and floor **broker icons** 908. Observers are users who are registered to the pit 220 but who are not...

...item and traders, and who assist traders in executing unusual trades, negotiating a deal with **multiple traders** , or providing history and information on traders to others. As the observers do not trade...

13/3,K/28 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00745517 **Image available**
METHOD AND SYSTEM FOR DETERMINING TIME-PHASED SALES FORECASTS AND PROJECTED REPLENISHMENT SHIPMENTS IN A SUPPLY CHAIN
PROCEDE ET SYSTEME DETERMINANT LES PREVISIONS DE VENTES FRACTIONNEES ET LES COMMANDES DE REAPPROVISIONNEMENT PLANNIFIEES D'UNE CHAINE

D'APPROVISIONNEMENT
Patent Applicant/Assignee:
THE RETAIL PIPELINE INTEGRATION GROUP INC, 85 Allen Martin Drive, Essex Junction, VT 05452, US, US (Residence), US (Nationality)
Inventor(s):
LANDVATER Darryl V, 121 Chapman Lane, Williston, VT 05495, US,
Patent Applicant/Inventor:
LANDVATER Darryl V, 121 Chapman Lane, Williston, VT 05495, US, US (Residence), -- (Nationality), (Designated only for: US)
Legal Representative:
MEIER Lawrence H (agent), Downs Rachlin & Martin PLLC, 199 Main Street, P.O. Box 190, Burlington, VT 05402-0190, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200058891 A1 20001005 (WO 0058891)
Application: WO 2000US7805 20000325 (PCT/WO US0007805)
Priority Application: US 99126454 19990326
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19284

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... given product, organizes said exceptions in order of criticality for said iven product and organizes **individual** products within a **plurality** of products
9
in order of criticality of said exceptions for said individual products.
22...

...to claim 20, further wherein:
13
I a) said forecasting system (Yenerates a first visual **representation** of said pr 'ected
t, @ oj
sales for **display** by said user interface,
b) said replenishment system generates a second visual representation of said...grouped together. said exceptions for a given product are organized in order of criticality, and **individual** products within a **plurality** of products are organized in order of criticality of said
I
exceptions for said individual...

...method accordincy to claim 40. further includincy the steps of:
a Peneratino a first visual **representation** of said pr 'ected **sales** for **display** by said user
OJ
interface:
b) generating a second visual **representation** of said first and second replenishment
shipments for display by said user interface;
c) generating...

13/3,K/29 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00739253 **Image available**

A SYSTEM AND METHOD FOR CONDUCTING SECURITIES TRANSACTIONS OVER A COMPUTER NETWORK

SYSTEME ET PROCEDE DE CONDUITE DE TRANSACTIONS DE VALEURS SUR UN RESEAU INFORMATIQUE

Patent Applicant/Assignee:
WIT CAPITAL CORPORATION, 826 Broadway, New York, NY 10003, US, US (Residence), US (Nationality)

Inventor(s):
MAURO Charles L, 130 East 75th Street, New York, NY 10021, US
KLEIN Andrew D, 70 East 10th Street, New York, NY 10003, US
BUIST Walter D, 405 Springfield Avenue, Hasbrouck, NJ 07604, US

Legal Representative:
MORRIS Francis E, Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US

Patent and Priority Information (Country, Number, Date):
Patent: WO 200052619 A1 20000908 (WO 0052619)
Application: WO 2000US5150 20000229 (PCT/WO US0005150)
Priority Application: US 99122208 19990301; US 99292552 19990415; US 99292553 19990415

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 35999

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... decision to seek the best price for the same stock that is trading in several **different** markets. At step 3915, the **user** selects the "Best Price" function. The application shows the simplified trade screen at step 3920...

...market infon-nation updated in real-time. The replica server then transmits information for that **stock** to the user's application, which, at step 3930, **displays** infori-nation on alternate **markets** and **displays** quotes in **analog** price maps (see FIG. 57) or in 1 5 alphanumeric format. At step 3935, the...

Claim

... 26)
FIG*26
SUBSTITUTE SHEET (RULE26)
USER WANTS TO VIEW e**@@ 2 7 1 0 **USER** SELECTS
SEVERAL STOCK ORDER ------ QUICK QUOTE 2725
BOOK DISPLAYS AT ONCE FUNCTION
i - i
USER VIEWS BASIC...

...TO { Yj
MASTER TRADE
SCREEN
T
USER SELECTS "YES"
APPLICATION SHRINKS AND APPLICATION CLOSES /'2855
DISPLAY TO SHOW ONLY -%.--@2820 WINDOW AND SHOWS
STOCK SUMMARY ONLY AN **ICON**

DISPLAY AND
FUNCTION BUTTONS
USER SELECTS 2825
" SHRINK "
FUNCTION AGAIN
APPLICATION SHRINKS
DISPLAY TO SHOW ONLY...

...CRITERIA
SUBSTITUTE SHEET (RULE 26)
/69
USER DESIRES A QUICK
OVERVIEW STATUS OF 31 10
SEVERAL STOCKS AND
THEIR RELATED POSITIONS
USER SELECTS 31 1 5
SUMMARY VIEW e-N@
FUNCTION
t
APPLICATION POPULATES
MASTER TRADE SCREEN...

...SHEET (RULE 26)
USER SEEKS BEST PRICE
FOR SAME SECURITY 3210
THAT IS SELLING ON
SEVERAL MARKETS
USER SELECTS SYMBOL FROM 3215
STOCK SUMMARY DISPLAY AND
"SHOW PRICE OPTIONS" FUNCTION
APPLICATION POPULATES
MASTER...

13/3,K/30 (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00577746 **Image available**
COMPUTER IMPLEMENTED MARKETING SYSTEM
SYSTEME DE MARKETING INFORMATISE
Patent Applicant/Assignee:
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Inventor(s):
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Priority Application: US 99225283 19990104
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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM
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Fulltext Availability:
Detailed Description

Detailed Description
... customized personal

software agent provided by the system to meet their needs. More specifically the **broker** interface 36 at a minimum is comprised of a **virtual** marketing director object 54 and a **virtual** customer service **representative** object 63; each serves as the **broker** 's alter ego in communicating with the campaign engine. Likewise, the agent interface 36 is...

...that communicates with campaign engine 20 on behalf of the real estate agents. The virtual **personal** assistant automatically handles **many** functions currently handled by human assistants hired by real estate agents. The public interface 40...